

South Coast Shores Homeowners Association

Financial Reports



October
2025

South Coast Shores Homeowners Association

Community Financial Overview

October 31, 2025

Cash

	Current Mo.	Change	
Operating	\$288,387	\$242	↑
Reserves	\$783,172	(\$10,842)	↓
Adequate Operating Cash?		Yes	
Amount Due to Reserves		\$0	
Repayment in Progress?		N/A	

\$288,387

Operating Cash Balance

\$82,067

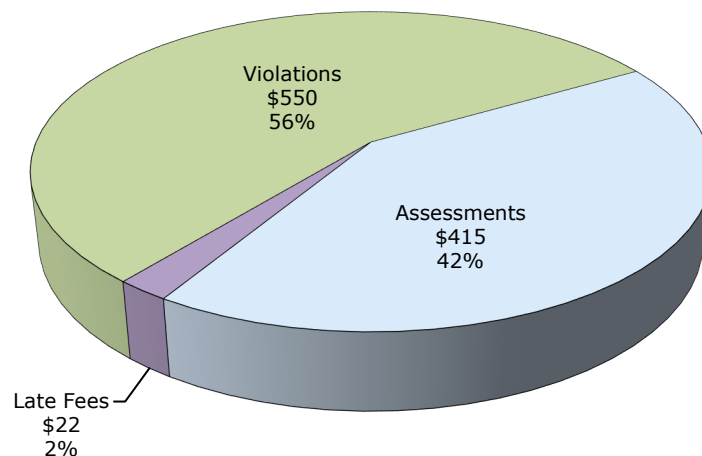
Minimum Recommended Balance

Impending Investment Maturities		
Bank	G/L Acct	Maturity
First Foundation	15070	12/14/25
Reinvest funds into CDs after evaluating the amount of reserve cash needed for upcoming projects		

Uninsured Cash Balances		
Bank	Total Cash in Bank	Uninsured Portion
Pacific Premier	\$364,195	\$114,195
Uninsured amounts are at risk if the bank fails. To avoid potential losses, transfer funds to a different bank as soon as possible.		

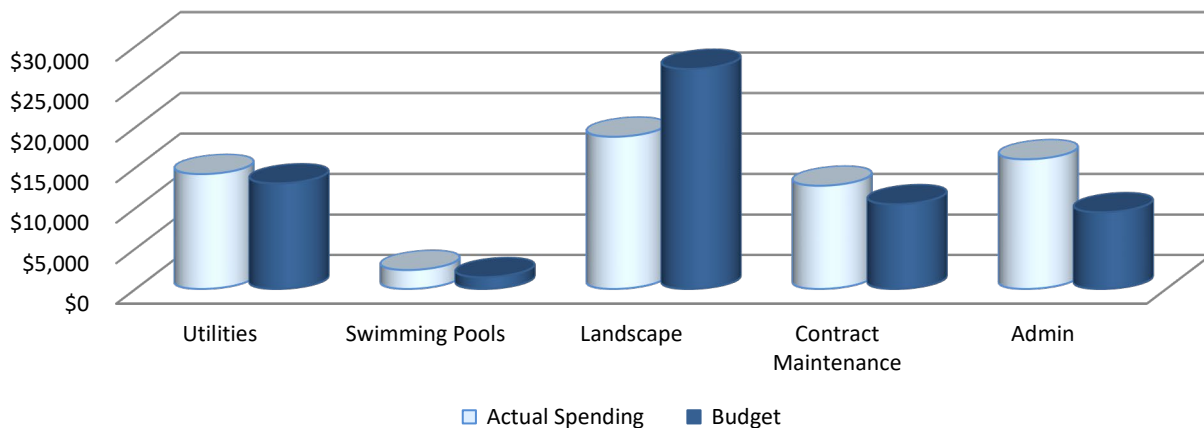
Assessments Receivable

Balance Breakdown



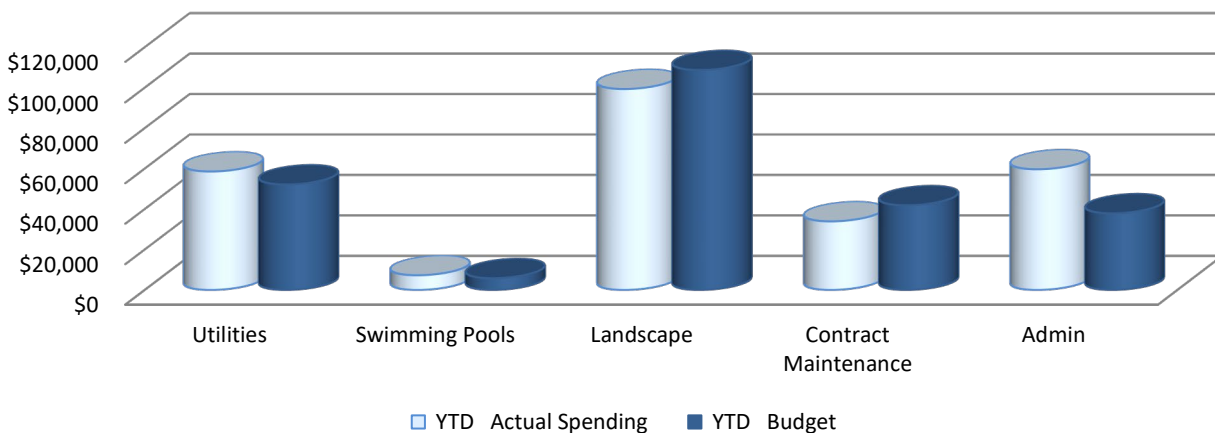
South Coast Shores Homeowners Association Community Financial Overview

Current Month



In the month of October, the Association spent \$1,156 more than the budget projected on Utilities, \$889 more on Swimming Pools, \$2,293 on Contract Maintenance, and \$6,551 on Admin.

Year-to-Date



For more details of spending, please see the enclosed Statement of Expenses.

Comments:

N/A

South Coast Shores Homeowners Association

Balance Sheet as of 10/31/2025

Assets	Operating	Reserve	Total
Operating: Cash & Investments			
10100 - Pacific Premier Bank Op x0834	\$211,101.54		\$211,101.54
10310 - Comerica Op x0425 - Pending Withdrawal	\$77,285.51		\$77,285.51
Total Operating: Cash & Investments	\$288,387.05		\$288,387.05
Operating: Receivables			
11150 - Accounts Receivable	\$986.67		\$986.67
11190 - Less Allowance For Past Due Accts	(\$604.57)		(\$604.57)
Total Operating: Receivables	\$382.10		\$382.10
Reserves: Cash			
14100 - Pacific Premier Bank MMA x1195		\$153,093.90	\$153,093.90
14200 - FCB MMA x2212		\$60,486.91	\$60,486.91
Total Reserves: Cash		\$213,580.81	\$213,580.81
Reserves: Investments			
15010 - Charles Schwab - US Treasury Money		\$5,417.25	\$5,417.25
15050 - First Foundation x7973 Mat.03-01-2026 3.440 % 13mths		\$173,860.81	\$173,860.81
15055 - Alliance x2689 Mat. 07-17-2026 4.4% 11mths		\$106,532.18	\$106,532.18
15070 - First Foundation x7797 Mat. 12-14-2025 4.16% 13mths		\$105,771.61	\$105,771.61
15097 - First Foundation x5354 Mat. 03-17-2026 3.92% 9mths		\$57,838.16	\$57,838.16
15098 - Charles Schwab - US Treasury Bill Mat. 05-31-2026 4.03% 9mths		\$120,171.10	\$120,171.10
Total Reserves: Investments		\$569,591.11	\$569,591.11
Total Assets	\$288,769.15	\$783,171.92	\$1,071,941.07

South Coast Shores Homeowners Association

Balance Sheet as of 10/31/2025

Liabilities / Equity	Operating	Reserve	Total
Liabilities			
20200 - Accrued Expenses	\$15.00		\$15.00
21120 - Deposits: Clubhouse	\$925.00		\$925.00
21500 - Prepaid Assessments	\$14,405.55		\$14,405.55
Total Liabilities	\$15,345.55		\$15,345.55
Reserve Fund Balances			
33600 - General Reserves		\$776,860.86	\$776,860.86
38990 - Interest		\$6,311.06	\$6,311.06
Total Reserve Fund Balances		\$783,171.92	\$783,171.92
Equity			
39900 - Prior Year Surplus (Deficit)	\$282,751.14		\$282,751.14
39950 - Current Year Surplus (Deficit)	(\$9,327.54)		(\$9,327.54)
Total Equity	\$273,423.60		\$273,423.60
Total Liabilities / Equity	\$288,769.15	\$783,171.92	\$1,071,941.07

South Coast Shores Homeowners Association

Statement of Revenues and Expenses 10/1/2025 - 10/31/2025

	Current Period			Year To Date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
Operating Income							
Revenue							
40100 - Assessments	72,800.00	72,800.00	-	291,200.00	291,200.00	-	873,600.00
40500 - Clubhouse Rental	-	-	-	950.00	-	950.00	-
40600 - Collection Fees	-	-	-	150.00	-	150.00	-
40800 - Interest Charges	2.08	-	2.08	11.71	-	11.71	-
40900 - Key Fees	-	-	-	25.00	-	25.00	-
41000 - Late Charges	10.00	-	10.00	30.00	-	30.00	-
41600 - Transmitters	-	-	-	260.00	-	260.00	-
44010 - Interest Income	1,574.93	-	1,574.93	7,900.51	-	7,900.51	-
Total Revenue	74,387.01	72,800.00	1,587.01	300,527.22	291,200.00	9,327.22	873,600.00
Total Income	74,387.01	72,800.00	1,587.01	300,527.22	291,200.00	9,327.22	873,600.00

Operating Expense

Utility Expenses							
50200 - Electricity	5,299.22	3,833.33	(1,465.89)	20,081.72	15,333.32	(4,748.40)	46,000.00
50300 - Gas	753.51	875.00	121.49	3,011.05	3,500.00	488.95	10,500.00
50400 - Refuse Removal	7,953.82	7,731.25	(222.57)	32,360.54	30,925.00	(1,435.54)	92,775.00
50700 - Telephone - Entry Gates	175.80	178.00	2.20	727.20	712.00	(15.20)	2,136.00
50800 - Water	-	408.33	408.33	2,342.08	1,633.32	(708.76)	4,900.00
Total Utility Expenses	14,182.35	13,025.91	(1,156.44)	58,522.59	52,103.64	(6,418.95)	156,311.00

Pool / Spa Expenses							
55100 - Pool / Spa: Service Contract	1,773.00	687.50	(1,085.50)	4,111.10	2,750.00	(1,361.10)	8,250.00
55300 - Pool / Spa: Supplies	558.75	333.33	(225.42)	3,112.59	1,333.32	(1,779.27)	4,000.00
55400 - Equipment Repairs	-	283.33	283.33	-	1,133.32	1,133.32	3,400.00
55500 - Health Department Fees	-	139.00	139.00	-	556.00	556.00	1,668.00
Total Pool / Spa Expenses	2,331.75	1,443.16	(888.59)	7,223.69	5,772.64	(1,451.05)	17,318.00

Landscape Expenses							
60100 - Landscape: Service Contract	16,540.21	16,540.25	.04	65,373.21	66,161.00	787.79	198,483.00
60200 - Landscape: Extras	1,411.00	1,677.75	266.75	16,658.00	6,711.00	(9,947.00)	20,133.00
60300 - Landscape: Replacement	-	2,660.00	2,660.00	-	10,640.00	10,640.00	31,920.00
60540 - Landscape: Mulch	-	1,250.00	1,250.00	-	5,000.00	5,000.00	15,000.00
60800 - Irrigation: Repairs / Maintenance	798.00	2,500.00	1,702.00	11,101.00	10,000.00	(1,101.00)	30,000.00
61075 - Swans	47.41	41.67	(5.74)	47.41	166.68	119.27	500.00
61100 - Tree Trimming	-	2,500.00	2,500.00	6,117.50	10,000.00	3,882.50	30,000.00
Total Landscape Expenses	18,796.62	27,169.67	8,373.05	99,297.12	108,678.68	9,381.56	326,036.00

Contracts, Maint. & Repair Expenses							
70100 - Access Gate Repairs	546.60	916.67	370.07	1,056.04	3,666.68	2,610.64	11,000.00
70600 - Common Area: Maintenance	3,464.00	2,447.50	(1,016.50)	5,114.62	9,790.00	4,675.38	29,370.00
71400 - Fire Safety	-	66.67	66.67	100.73	266.68	165.95	800.00
72500 - Janitorial: Service Contract	969.92	1,232.00	262.08	3,062.92	4,928.00	1,865.08	14,784.00

South Coast Shores Homeowners Association

Statement of Revenues and Expenses 10/1/2025 - 10/31/2025

	Current Period			Year To Date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
Operating Expense							
72600 - Janitorial: Supplies/Extras	46.83	41.67	(5.16)	231.83	166.68	(65.15)	500.00
72700 - Keys & Locks	-	14.58	14.58	555.14	58.32	(496.82)	175.00
72900 - Lighting: Repairs / Supplies	1,675.30	333.33	(1,341.97)	4,146.21	1,333.32	(2,812.89)	4,000.00
73200 - Patrol Service	2,334.94	1,167.50	(1,167.44)	4,669.88	4,670.00	.12	14,010.00
73300 - Pest & Rodent Control: Contract	350.00	300.00	(50.00)	1,250.00	1,200.00	(50.00)	3,600.00
73400 - Pest & Rodent Control: Extras	-	125.00	125.00	-	500.00	500.00	1,500.00
74600 - Street Sweeping	1,371.50	1,371.50	-	5,433.25	5,486.00	52.75	16,458.00
74915 - Waterscape Maintenance	1,985.00	1,985.00	-	8,252.50	7,940.00	(312.50)	23,820.00
75020 - Goose Removal Contract	-	450.00	450.00	-	1,800.00	1,800.00	5,400.00
Total Contracts, Maint. & Repair Expenses	12,744.09	10,451.42	(2,292.67)	33,873.12	41,805.68	7,932.56	125,417.00
General & Administrative Expenses							
80400 - Audit / Tax Returns	1,475.00	110.42	(1,364.58)	1,475.00	441.68	(1,033.32)	1,325.00
80500 - Collection / Bad Debt Expense	-	-	-	(161.60)	-	161.60	-
80600 - Bank Charges	-	-	-	25.00	-	(25.00)	-
80700 - Collection Expenses	10.00	125.00	115.00	47.41	500.00	452.59	1,500.00
81200 - Insurance	8,555.22	4,583.33	(3,971.89)	41,236.54	18,333.32	(22,903.22)	55,000.00
81900 - Legal Service	-	145.83	145.83	-	583.32	583.32	1,750.00
82400 - Operating Contingency	-	96.25	96.25	-	385.00	385.00	1,155.00
82600 - Printing / Mailing / Supplies	242.79	583.33	340.54	927.83	2,333.32	1,405.49	7,000.00
82700 - Professional Management: Contract	3,324.00	3,324.00	-	9,972.00	13,296.00	3,324.00	39,888.00
82800 - Miscellaneous Administration	151.00	83.33	(67.67)	627.00	333.32	(293.68)	1,000.00
83000 - Reserve Study	-	75.00	75.00	-	300.00	300.00	900.00
83100 - Tax: Federal	1,583.00	41.67	(1,541.33)	4,033.00	166.68	(3,866.32)	500.00
83200 - Tax: State	670.00	291.67	(378.33)	1,445.00	1,166.68	(278.32)	3,500.00
Total General & Administrative Expenses	16,011.01	9,459.83	(6,551.18)	59,627.18	37,839.32	(21,787.86)	113,518.00
Contributions to Reserves							
93600 - General Reserves	11,250.00	11,250.00	-	45,000.00	45,000.00	-	135,000.00
98990 - Interest	1,574.30	-	(1,574.30)	6,311.06	-	(6,311.06)	-
Total Contributions to Reserves	12,824.30	11,250.00	(1,574.30)	51,311.06	45,000.00	(6,311.06)	135,000.00
Total Expense	76,890.12	72,799.99	(4,090.13)	309,854.76	291,199.96	(18,654.80)	873,600.00
Operating Net Total	(2,503.11)	.01	(2,503.12)	(9,327.54)	.04	(9,327.58)	-
Net Total	(2,503.11)	.01	(2,503.12)	(9,327.54)	.04	(9,327.58)	-

South Coast Shores Homeowners Association

Reserve Summary For 10/1/2025 - 10/31/2025

	Beginning Balance	Contributions	Expenditures	Transfers	Ending Balance	Budget	Variance
33600 - General Reserves	789,277.25	11,250.00	(23,666.39)	-	776,860.86	11,250.00	-
38990 - Interest	4,736.76	1,574.30	-	-	6,311.06	-	1,574.30
Net Total	\$794,014.01	\$12,824.30	(\$23,666.39)	-	\$783,171.92	\$11,250.00	\$1,574.30

South Coast Shores Homeowners Association

Reserve Summary For 7/1/2025 - 10/31/2025

	Beginning Balance	Contributions	Expenditures	Transfers	Ending Balance	Budget	Variance
33600 - General Reserves	809,061.79	45,000.00	(77,200.93)	-	776,860.86	45,000.00	-
38990 - Interest	-	6,311.06	-	-	6,311.06	-	6,311.06
Net Total	\$809,061.79	\$51,311.06	(\$77,200.93)	-	\$783,171.92	\$45,000.00	\$6,311.06

South Coast Shores Homeowners Association

Summary Statement of Revenues and Expenses For 10/31/2025

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Total
Operating Income													
Revenue													
40100 - Assessments	72,800	72,800	72,800	72,800	-	-	-	-	-	-	-	-	291,200
40500 - Clubhouse Rental	450	150	350	-	-	-	-	-	-	-	-	-	950
40600 - Collection Fees	150	-	-	-	-	-	-	-	-	-	-	-	150
40800 - Interest Charges	3	7	-	2	-	-	-	-	-	-	-	-	12
40900 - Key Fees	-	25	-	-	-	-	-	-	-	-	-	-	25
41000 - Late Charges	10	10	-	10	-	-	-	-	-	-	-	-	30
41600 - Transmitters	-	105	155	-	-	-	-	-	-	-	-	-	260
44010 - Interest Income	1,560	3,200	1,566	1,575	-	-	-	-	-	-	-	-	7,901
Total Revenue	74,973	76,296	74,871	74,387	-	-	-	-	-	-	-	-	300,527
Total Income	74,973	76,296	74,871	74,387	-	-	-	-	-	-	-	-	300,527
Operating Expense													
Utility Expenses													
50200 - Electricity	4,549	5,266	4,967	5,299	-	-	-	-	-	-	-	-	20,082
50300 - Gas	916	670	671	754	-	-	-	-	-	-	-	-	3,011
50400 - Refuse Removal	-	16,279	8,128	7,954	-	-	-	-	-	-	-	-	32,361
50700 - Telephone - Entry Gates	188	188	176	176	-	-	-	-	-	-	-	-	727
50800 - Water	1,852	-	490	-	-	-	-	-	-	-	-	-	2,342
Total Utility Expenses	7,504	22,403	14,433	14,182	-	-	-	-	-	-	-	-	58,523
Pool / Spa Expenses													
55100 - Pool / Spa: Service Contract	1,431	357	550	1,773	-	-	-	-	-	-	-	-	4,111
55300 - Pool / Spa: Supplies	463	1,267	824	559	-	-	-	-	-	-	-	-	3,113
Total Pool / Spa Expenses	1,894	1,624	1,374	2,332	-	-	-	-	-	-	-	-	7,224
Landscape Expenses													
60100 - Landscape: Service Contract	15,753	16,540	16,540	16,540	-	-	-	-	-	-	-	-	65,373
60200 - Landscape: Extras	3,995	9,587	1,665	1,411	-	-	-	-	-	-	-	-	16,658

South Coast Shores Homeowners Association

Summary Statement of Revenues and Expenses For 10/31/2025

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Total
Operating Expense													
60800 - Irrigation: Repairs / Maintenance	6,967	2,955	381	798	-	-	-	-	-	-	-	-	11,101
61075 - Swans	-	-	-	47	-	-	-	-	-	-	-	-	47
61100 - Tree Trimming	-	5,500	618	-	-	-	-	-	-	-	-	-	6,118
Total Landscape Expenses	26,715	34,582	19,204	18,797	-	-	-	-	-	-	-	-	99,297
Contracts, Maint. & Repair Expenses													
70100 - Access Gate Repairs	339	85	85	547	-	-	-	-	-	-	-	-	1,056
70600 - Common Area: Maintenance	1,281	-	370	3,464	-	-	-	-	-	-	-	-	5,115
71400 - Fire Safety	101	-	-	-	-	-	-	-	-	-	-	-	101
72500 - Janitorial: Service Contract	1,197	-	896	970	-	-	-	-	-	-	-	-	3,063
72600 - Janitorial: Supplies/Extras	185	-	-	47	-	-	-	-	-	-	-	-	232
72700 - Keys & Locks	-	-	555	-	-	-	-	-	-	-	-	-	555
72900 - Lighting: Repairs / Supplies	684	595	1,192	1,675	-	-	-	-	-	-	-	-	4,146
73200 - Patrol Service	1,167	1,167	-	2,335	-	-	-	-	-	-	-	-	4,670
73300 - Pest & Rodent Control: Contract	300	300	300	350	-	-	-	-	-	-	-	-	1,250
74600 - Street Sweeping	1,319	1,372	1,372	1,372	-	-	-	-	-	-	-	-	5,433
74915 - Waterscape Maintenance	313	3,970	1,985	1,985	-	-	-	-	-	-	-	-	8,253
Total Contracts, Maint. & Repair Expenses	6,886	7,489	6,754	12,744	-	-	-	-	-	-	-	-	33,873
General & Administrative Expenses													
80400 - Audit / Tax Returns	-	-	-	1,475	-	-	-	-	-	-	-	-	1,475
80500 - Collection / Bad Debt Expense	-	(162)	-	-	-	-	-	-	-	-	-	-	-162
80600 - Bank Charges	25	-	-	-	-	-	-	-	-	-	-	-	25
80700 - Collection Expenses	20	7	10	10	-	-	-	-	-	-	-	-	47
81200 - Insurance	27,704	4,978	-	8,555	-	-	-	-	-	-	-	-	41,237
82600 - Printing / Mailing / Supplies	255	7	423	243	-	-	-	-	-	-	-	-	928
82700 - Professional Management: Contract	3,324	3,324	-	3,324	-	-	-	-	-	-	-	-	9,972
82800 - Miscellaneous Administration	476	-	-	151	-	-	-	-	-	-	-	-	627

South Coast Shores Homeowners Association

Summary Statement of Revenues and Expenses For 10/31/2025

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Total
Operating Expense													
83100 - Tax: Federal	-	-	2,450	1,583	-	-	-	-	-	-	-	-	4,033
83200 - Tax: State	-	775	-	670	-	-	-	-	-	-	-	-	1,445
Total General & Administrative Expenses	31,804	8,930	2,883	16,011	-	-	-	-	-	-	-	-	59,627
Contributions to Reserves													
93600 - General Reserves	11,250	11,250	11,250	11,250	-	-	-	-	-	-	-	-	45,000
98990 - Interest	1,560	1,621	1,557	1,574	-	-	-	-	-	-	-	-	6,311
Total Contributions to Reserves	12,810	12,871	12,807	12,824	-	-	-	-	-	-	-	-	51,311
Total Expense	87,612	87,899	57,454	76,890	-	-	-	-	-	-	-	-	309,855
Operating Net Total	(\$12,639)	(\$11,603)	\$17,417	(\$2,503)	-	-	-	-	-	-	-	-	(\$9,328)
Net Total	(\$12,639)	(\$11,603)	\$17,417	(\$2,503)	-	-	-	-	-	-	-	-	(\$9,328)

South Coast Shores Homeowners Association

Summary Statement of Revenues and Expenses For 10/31/2025

	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Total
Operating Income													
Revenue													
40100 - Assessments	72,800	72,800	72,800	72,800	72,800	72,800	72,800	72,800	72,800	72,800	72,800	72,800	873,600
40500 - Clubhouse Rental	375	-	525	-	-	250	500	-	450	150	350	-	2,600
40600 - Collection Fees	-	35	-	220	-	-	35	-	150	-	-	-	440
40800 - Interest Charges		2		8	2	2		1	3	7	-	2	27
40900 - Key Fees	-	-	-	-	-	-	-	-	-	25	-	-	25
41000 - Late Charges	-	30	10	50	10	-	20	20	10	10	-	10	170
41600 - Transmitters	-	105	35	-	35	76	-	-	-	105	155	-	511
44010 - Interest Income	1,521	1,424	1,487	3,706	917	2,151	1,571	1,576	1,560	3,200	1,566	1,575	22,252
Total Revenue	74,696	74,396	74,857	76,784	73,764	75,279	74,926	74,397	74,973	76,296	74,871	74,387	899,625
Total Income	74,696	74,396	74,857	76,784	73,764	75,279	74,926	74,397	74,973	76,296	74,871	74,387	899,625
Operating Expense													
Utility Expenses													
50200 - Electricity	3,325	3,275	3,307	3,375	2,884	2,782	3,088	3,257	4,549	5,266	4,967	5,299	45,375
50300 - Gas	1,165	2,091	560	528	589	559	1,420	1,194	916	670	671	754	11,116
50400 - Refuse Removal	7,731	15,462	-	7,731	7,731	7,731	7,731	7,731	-	16,279	8,128	7,954	94,210
50700 - Telephone - Entry Gates	178	178	178	346	10	176	200	188	188	188	176	176	2,180
50800 - Water	465	-	484	1,926	446	-	455	-	1,852	-	490	-	6,119
Total Utility Expenses	12,863	21,006	4,529	13,906	11,661	11,248	12,894	12,370	7,504	22,403	14,433	14,182	159,000
Pool / Spa Expenses													
55100 - Pool / Spa: Service Contract	1,270	-	560	560	560	560	560	710	1,431	357	550	1,773	8,891
55300 - Pool / Spa: Supplies	622	-	-	-	655	119	766	741	463	1,267	824	559	6,015
55400 - Equipment Repairs	36	-	-	-	613	-	1,227	2,780	-	-	-	-	4,656
55500 - Health Department Fees	-	1,668	-	-	-	-	-	-	-	-	-	-	1,668
Total Pool / Spa Expenses	1,928	1,668	560	560	1,827	679	2,553	4,231	1,894	1,624	1,374	2,332	21,230
Landscape Expenses													
60100 - Landscape: Service Contract	15,753	15,753	15,753	15,753	15,753	15,753	15,752	15,753	15,753	16,540	16,540	16,540	191,394

South Coast Shores Homeowners Association

Summary Statement of Revenues and Expenses For 10/31/2025

	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Total
Operating Expense													
60200 - Landscape: Extras	3,976	9,795	1,756	804	4,084	150	150	2,722	3,995	9,587	1,665	1,411	40,095
60300 - Landscape: Replacement	-	-	-	1,205	-	-	-	-	-	-	-	-	1,205
60800 - Irrigation: Repairs / Maintenance	2,458	37,905	1,422	1,152	2,072	1,898	-	3,148	6,967	2,955	381	798	61,156
61075 - Swans	-	-	-	-	-	-	-	-	-	-	-	47	47
61100 - Tree Trimming	1,170	33,933	-	-	779	-	-	-	-	5,500	618	-	42,000
Total Landscape Expenses	23,357	97,386	18,931	18,914	22,688	17,801	15,902	21,623	26,715	34,582	19,204	18,797	335,897
Contracts, Maint. & Repair Expenses													
70100 - Access Gate Repairs	440	3,615	541	470	85	471	85	-	339	85	85	547	6,763
70600 - Common Area: Maintenance	1,809	1,782	6,191	5,093	285	-	-	4,069	1,281	-	370	3,464	24,344
71400 - Fire Safety	-	-	756	-	-	-	-	-	101	-	-	-	857
72500 - Janitorial: Service Contract	1,197	1,197	1,197	1,232	-	-	3,943	1,232	1,197	-	896	970	13,061
72600 - Janitorial: Supplies/Extras	60	35	210	-	-	-	215	-	185	-	-	47	752
72700 - Keys & Locks	-	-	-	-	-	-	-	-	-	-	555	-	555
72900 - Lighting: Repairs / Supplies	-	-	-	966	1,043	-	570	1,030	684	595	1,192	1,675	7,755
73200 - Patrol Service	2,245	1,123	1,123	1,167	1,167	1,167	1,647	-	1,167	1,167	-	2,335	14,310
73300 - Pest & Rodent Control: Contract	281	281	281	281	281	281	281	281	300	300	300	350	3,498
74600 - Street Sweeping	1,319	1,319	1,319	1,319	1,319	2,638	-	1,319	1,319	1,372	1,372	1,372	15,983
74915 - Waterscape Maintenance	2,100	2,100	-	2,100	-	4,200	4,200	4,064	313	3,970	1,985	1,985	27,017
Total Contracts, Maint. & Repair Expenses	9,451	11,451	11,617	12,628	4,180	8,757	10,941	11,995	6,886	7,489	6,754	12,744	114,894
General & Administrative Expenses													
80400 - Audit / Tax Returns	-	-	-	-	-	-	-	-	-	-	-	1,475	1,475
80500 - Collection / Bad Debt Expense	-	-	-	(154)	(491)	(389)	-	-	-	(162)	-	-	-1,195
80600 - Bank Charges	-	-	25	6	-	25	-	-	25	-	-	-	81
80700 - Collection Expenses	250	30	65	30	250	40	20	45	20	7	10	10	777
81200 - Insurance	3,985	3,985	7,968	320	-	-	-	-	27,704	4,978	-	8,555	57,494
81900 - Legal Service	-	1,553	-	-	-	-	-	-	-	-	-	-	1,553
82400 - Operating Contingency	128	-	-	1,219	-	-	-	-	-	-	-	-	1,347

South Coast Shores Homeowners Association

Summary Statement of Revenues and Expenses For 10/31/2025

	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Total
Operating Expense													
82600 - Printing / Mailing / Supplies	182	757	441	3,655	677	357	553	1,646	255	7	423	243	9,196
82700 - Professional Management: Contract	3,275	3,275	3,275	3,275	3,275	3,275	3,275	3,275	3,324	3,324	-	3,324	36,172
82800 - Miscellaneous Administration	151	423	151	151	501	151	186	151	476	-	-	151	2,492
83000 - Reserve Study	-	-	-	-	-	-	1,915	-	-	-	-	-	1,915
83100 - Tax: Federal	309	894	1,372	-	894	-	-	1,198	-	-	2,450	1,583	8,700
83200 - Tax: State	-	540	-	-	-	-	-	419	-	775	-	670	2,404
Total General & Administrative Expenses	8,279	11,457	13,297	8,502	5,107	3,459	5,949	6,734	31,804	8,930	2,883	16,011	122,411
Contributions to Reserves													
93600 - General Reserves	11,250	11,250	11,250	11,250	11,250	11,250	11,250	11,250	11,250	11,250	11,250	11,250	135,000
98990 - Interest	1,521	1,424	1,487	1,990	916	2,150	1,571	1,576	1,560	1,621	1,557	1,574	18,946
Total Contributions to Reserves	12,771	12,674	12,737	13,240	12,166	13,400	12,821	12,826	12,810	12,871	12,807	12,824	153,946
Total Expense	68,649	155,641	61,670	67,750	57,629	55,344	61,061	69,778	87,612	87,899	57,454	76,890	907,377
Operating Net Total	\$6,047	(\$81,245)	\$13,187	\$9,034	\$16,135	\$19,935	\$13,865	\$4,619	(\$12,639)	(\$11,603)	\$17,417	(\$2,503)	(\$7,752)
Net Total	\$6,047	(\$81,245)	\$13,187	\$9,034	\$16,135	\$19,935	\$13,865	\$4,619	(\$12,639)	(\$11,603)	\$17,417	(\$2,503)	(\$7,752)

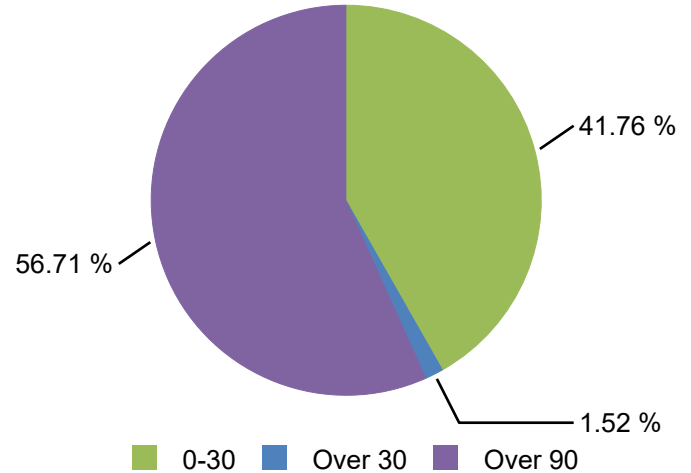
South Coast Shores Homeowners Association

AR Aging - 10/31/2025

SUMMARY

Charge	Balance
CC&R Violation Fine (3)	\$550.00
Late Fee (2)	\$19.57
Late Interest (2)	\$2.08
Monthly Assessment (1)	\$415.02
Total	\$986.67

DISTRIBUTION



Property	0-30	Over 30	Over 60	Over 90	Balance
99224305 - 3702 S Sea Breeze - Probst Trustee					
Coll Status: Review Account - Intent to Lien	\$410.08	\$15.02	-	-	\$425.10
Monthly Assessment	\$400.00	\$15.02	-	-	\$415.02
Late Fee	\$10.00	-	-	-	\$10.00
Late Interest	\$0.08	-	-	-	\$0.08
99224335 - 1914 Bay Crest St - Gilmour Trust	-	-	-	\$300.00	\$300.00
CC&R Violation Fine	-	-	-	\$300.00	\$300.00
99224284 - 1903 Bay Crest St - Beam	-	-	-	\$200.00	\$200.00
CC&R Violation Fine	-	-	-	\$200.00	\$200.00
99224296 - 3612 S Sea Breeze - 3612 S Sea Breeze LLC	-	-	-	\$50.00	\$50.00
CC&R Violation Fine	-	-	-	\$50.00	\$50.00
99224352 - 1917 Bay Crest St - Hansen	-	-	-	\$9.57	\$9.57
Late Fee	-	-	-	\$9.57	\$9.57
99224347 - 1918 W West Wind - Marlowe	\$2.00	-	-	-	\$2.00
Late Interest	\$2.00	-	-	-	\$2.00
Total:	\$412.08	\$15.02	\$0.00	\$559.57	\$986.67
Property Count:	2	1	0	4	

(*** indicates previous owners)

South Coast Shores Homeowners Association

Pre Paid Homeowners For 10/31/2025

Account	Property	Owner Name	Credit Amount
99224560	2006 W Summer Wind	Graciela L Garcia	3,197.55
99224506	3614 S Sea Breeze	David Lee Perry	1,200.00
99224375	3704 S Sea Clf	Harriet Ducot	800.00
99224279	1902 Bay Crest St	Glenda Jeanette Sapp Trustee Etal	400.00
99224422	1903 W Wakeham Pl	Susan Todd	400.00
99224295	1905 Bay Crest St	Bruce Beckman Successor Trustee	400.00
99224314	1909 Bay Crest St	Nelson Gustavo Lopez	400.00
99224331	1913 Bay Crest St	Edwards Family Trust	400.00
99224454	1915 W Wakeham Pl	Sally A Day	400.00
99224356	1918 Bay Crest St	Angelo J Fazio	400.00
99245537	1919 Bay Crest St	Justin Wallace Chi	400.00
99224585	2011 W Summer Wind	Michael Preciado	400.00
99254461	2015 W West Wind	Mary Diane Schenker	400.00
99230522	2016 W West Wind	Brian Patrick Burke	400.00
99224619	2017 W West Wind	David B Miles	400.00
99224362	2020 W Summer Wind	Chikouang Huang	400.00
99245992	2021 W Summer Wind	Hong Chee Tan	400.00
99224639	2021 W West Wind	Christine J Aichelman Trustee	400.00
99224429	3605 S Ocean Crst	James E Marlin II	400.00
99224495	3608 S Sea Breeze	Konstantina Polychronopoulos	400.00
99224455	3703 S Ocean Crst	David Scott Campbell	400.00
99224475	3707 S Ocean Crst	Mark S De Leon	400.00
99224316	3708 S Sea Breeze	Donald M Briggs	400.00
99224394	3708 S Sea Clf	Robert C Boullon	400.00
99224459	3709 S Ocean Crst	Michael Christiansen	400.00
99262993	3712 S Sea Breeze	Amy Monson	400.00
99261962	2008 W West Wind	Morris Dean Wilson	8.00
Total			14,405.55

(*** indicates previous owners)

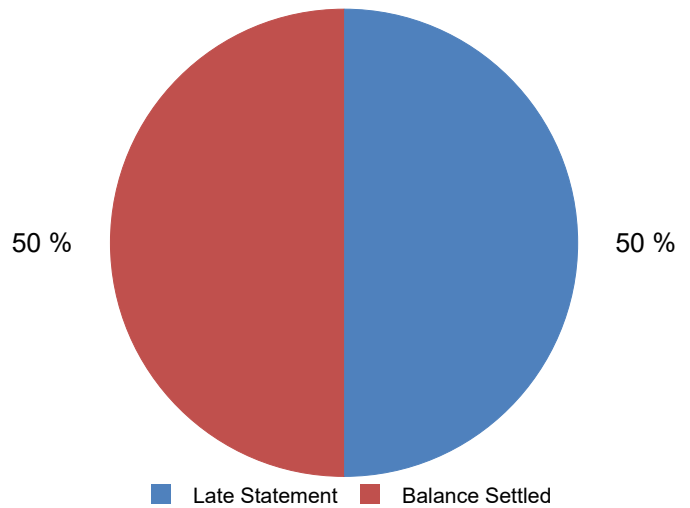
South Coast Shores Homeowners Association

Collection Report - Detail for 10/1/2025 - 10/31/2025

SUMMARY

Balance Settled	1
Late Statement	1
Total	2

TOP DISTRIBUTION BY STATUS



Balance Settled (Total Count = 1)

1918 W West Wind	Balance Settled	Current Balance: \$2.00
William R Marlowe	Last Payment Date/Amount:	10-06-2025 / (\$800.00)
XN: 5775499 Acct: 99224347		
9/20/2025 System	Late Statement	
10/8/2025 System	Balance Settled	

Late Statement (Total Count = 1)

3702 S Sea Breeze	Late Statement	Current Balance: \$425.10
Pamela Ann Probst Trustee	Last Payment Date/Amount:	08-20-2025 / (\$1,800.00)
XN: 5922719 Acct: 99224305		
10/20/2025 System	Late Statement	
11/20/2025 System	Review Account - Intent to Lien	

South Coast Shores Homeowners Association

Cash Disbursement - 10/31/2025

Date	CheckNo	Description	Amount
10100 - Pacific Premier Bank Op			
10/1/2025	ACH	Optimum Professional Property Management (OPPM) Inv # 5821061	3,324.00
		82700 - Professional Management: Contract - Management Fee	3,324.00
10/2/2025	Check 2822	LaBarre and Oksnee Insurance Agency, Inc Inv # 92136	4,277.61
		81200 - Insurance - Insurance	4,277.61
10/2/2025	Check 2823	Relentless Land Care Inv # 18411	16,540.21
		60100 - Landscape: Service Contract - Monthly Landscape Maint	16,540.21
10/2/2025	Check 2823	Relentless Land Care Inv # 18410	1,371.50
		74600 - Street Sweeping - Monthly Sweeping Svc	1,371.50
10/2/2025	Check 2824	Personal Touch Cleaning And Maintenance Inc Inv # 359294	969.92
		72500 - Janitorial: Service Contract - Janitorial	969.92
10/2/2025	Check 2825	Blue Balance Pool and Janitorial service Inc Inv # 56308	550.00
		55100 - Pool / Spa: Service Contract - Monthly Pool Maintenance	550.00
10/2/2025	Check 2826	Water Systems Maintenance, Inc. Inv # 28731	1,985.00
		74915 - Waterscape Maintenance - Maintenance	1,985.00
10/9/2025	ACH	Personal Touch Cleaning And Maintenance Inc Inv # 364935	46.83
		72600 - Janitorial: Supplies/Extras - Supplies	46.83
10/9/2025	Check 2827	Best Pool Service Llc Inv # 20261015	475.00
		55100 - Pool / Spa: Service Contract - Pool Svc	475.00
10/9/2025	Check 2828	Patrol Masters Security Services, Inc. Inv # 131220	1,167.47
		73200 - Patrol Service - Monthly Patrol Svc	1,167.47
10/9/2025	Check 2828	Patrol Masters Security Services, Inc. Inv # 131890	1,167.47
		73200 - Patrol Service - Monthly Patrol Svc	1,167.47
10/9/2025	Check 2829	RELENTLESS LAND CARE Inv # 18502	750.00
		60200 - Landscape: Extras - Birds of Paradise - 1905 Bay Crest	750.00
10/10/2025	Auto Draft	Internal Revenue Service Inv # 20251010	1,583.00
		83100 - Tax: Federal - Financial Agent, Federal Tax Deposit Processing - Federal tax payment	1,583.00
10/10/2025	Auto Draft	Franchise Tax Board - State Taxes	670.00
		83200 - Tax: State - Franchise Tax Board	670.00
10/16/2025	Auto Draft	SCE Inv # 20250929	5,299.22
		50200 - Electricity - Monthly electric	5,299.22

South Coast Shores Homeowners Association

Cash Disbursement - 10/31/2025

Date	CheckNo	Description	Amount
10/16/2025	Transfer Out	Transfer to Pacific Premier Bank MMA	11,250.00
	14100 - Pacific Premier Bank MMA x1195 - Transfer from Pacific Premier Bank Op		11,250.00
10/16/2025	Auto Draft	SoCal Gas Inv # 20250929	753.51
	50300 - Gas - Monthly Gas Bill		753.51
10/16/2025	Check 2830	Tri-Star Construction And Restoration Services, Inc Inv # 4253	2,614.00
	70600 - Common Area: Maintenance - Tri-Star Construction And Rest - ER Clean Up - Block Wall - Car Crash		2,614.00
10/16/2025	Check 2832	RELENTLESS LAND CARE Inv # 18600	186.00
	60200 - Landscape: Extras - Plant Fill - Sept 2025		186.00
10/16/2025	Check 2833	Newport Exterminating Inv # 1018709	300.00
	73300 - Pest & Rodent Control: Contract - Newport Exterminating Inc. - Monthly Rodent Control		300.00
10/16/2025	Check 2834	Republic Services Inv # 616-000376660	7,953.82
	50400 - Refuse Removal - Monthly Refuse		7,953.82
10/23/2025	ACH	Optimum Professional Property Management (OPPM) Inv # 53441	403.79
	80700 - Collection Expenses - Collection Fees		10.00
	82600 - Printing / Mailing / Supplies - Printing/Mailing/Supplies		242.79
	82800 - Miscellaneous Administration - Printing/Mailing/Supplies		151.00
10/23/2025	Auto Draft	Doorking Inc. Inv # 2605955	175.80
	50700 - Telephone - Entry Gates		175.80
10/23/2025	Check 2835	Blue Balance Pool and Janitorial service Inc Inv # 56810	558.75
	55300 - Pool / Spa: Supplies - Pool Chemicals - Sept 2025		558.75
10/23/2025	Check 2836	California Gate & Entry Systems Inv # 210947	546.60
	70100 - Access Gate Repairs - C.G. Systems, LLC - Repair Gate #1 Pedestrian Gate		546.60
10/23/2025	Check 2837	Severson Plumbing Services Inc Inv # 324858	850.00
	70600 - Common Area: Maintenance - Severson Plumbing Services Inc. - Hydro-Jett Drain Line		850.00
10/23/2025	Check 2838	Inouye, Shively, Klatt & McCorvey Inv # 36465	1,475.00
	80400 - Audit / Tax Returns - Inouye, Shively, Klatt, & McCorvey, CPA'S LLP - Audit/Taxes		1,475.00
10/23/2025	Check 2839	Best Pool Service Llc Inv # 202620558	280.00
	55100 - Pool / Spa: Service Contract - Spa Drain Svc - Acid Wash		280.00
10/23/2025	Check 2840	RELENTLESS LAND CARE Inv # 18619	798.00
	60800 - Irrigation: Repairs / Maintenance - Irrigation Repairs - 1906 Bay Crest		798.00

South Coast Shores Homeowners Association

Cash Disbursement - 10/31/2025

Date	CheckNo	Description	Amount
10/23/2025	Check 2841	Tri-county Lighting Services Corp Inv # 166338	525.94
		72900 - Lighting: Repairs / Supplies - XN5801488 - Light Repair	525.94
10/29/2025	Check 2842	Newport Exterminating Inv # 935867	50.00
		73300 - Pest & Rodent Control: Contract - Newport Exterminating Inc. - Added 10 more stations	50.00
10/29/2025	Check 2843	Tri-county Lighting Services Corp Inv # 166408	529.02
		72900 - Lighting: Repairs / Supplies - Light Repair - XN5859957	529.02
10/29/2025	Check 2843	Tri-county Lighting Services Corp Inv # 166407	525.94
		72900 - Lighting: Repairs / Supplies - XN5799065 - Light Repair	525.94
10/29/2025	Check 2843	Tri-county Lighting Services Corp Inv # 166409	94.40
		72900 - Lighting: Repairs / Supplies - Light Repair - XN5764153	94.40
10/29/2025	Check 2844	Best Pool Service Llc Inv # 202620736	468.00
		55100 - Pool / Spa: Service Contract - Qrtly Filter Svc	468.00
10/29/2025	Check 2845	RELENTLESS LAND CARE Inv # 18630	475.00
		60200 - Landscape: Extras - XN5741093 - 1925 Bay Crest	475.00
10/29/2025	Check 2846	LaBarre and Oksnee Insurance Agency, Inc Inv # 92137	4,277.61
		81200 - Insurance - Insurance	4,277.61
Total			75,268.41

14310 - Charles Schwab

10/7/2025	Auto Draft	Charles Schwab - Mgmt Fee to Advisors	266.39
		33600 - General Reserves - Charles Schwab	266.39
10/31/2025	Auto Draft	Charles Schwab - US Treasury Money	18.31
		15010 - Charles Schwab - US Treasury Money - Charles Schwab	18.31
Total			284.70

14100 - Pacific Premier Bank MMA

10/29/2025	Check 268	City Service Paving Inv # 96091-BM	23,400.00
		33600 - General Reserves - City Service Contracting Inc. - 4 Courtyards - #4 & Final Payment	23,400.00
Total			23,400.00

South Coast Shores Homeowners Association

GL Trial Balance For 10/1/2025 - 10/31/2025

		Beginning Balance	Current Debit	Credit	Ending Balance
10100 - Pacific Premier Bank Op x0834		210,860.36	82,018.00	81,776.82	211,101.54
Date	Description	Debit	Credit	Type	
10/01/2025	Credit Card	365.00	-	Owner Payment	
10/01/2025	Batched eCheck	2,400.00	-	Owner Payment	
10/01/2025	5821061 - Optimum Professional Property Management (OPPM) - Management Fee	-	3,324.00	Invoice	
10/01/2025	Batched Credit Distribution	5,661.00	5,661.00	Credit Distribution	
10/01/2025	Batched Check	5,180.00	-	Owner Payment	
10/02/2025	eCheck	400.00	-	Owner Payment	
10/02/2025	18411 - RELENTLESS LAND CARE - Monthly Landscape Maint	-	16,540.21	Invoice	
10/02/2025	18410 - RELENTLESS LAND CARE - Monthly Sweeping Svc	-	1,371.50	Invoice	
10/02/2025	Batched Check	4,000.00	-	Owner Payment	
10/02/2025	28731 - Water Systems Maintenance, Inc. - Maintenance	-	1,985.00	Invoice	
10/02/2025	359294 - Personal Touch Cleaning And Maintenance Inc - Janitorial	-	969.92	Invoice	
10/02/2025	92136 - LaBarre and Oksnee Insurance Agency, Inc - Insurance	-	4,277.61	Invoice	
10/02/2025	Batched Credit Distribution	800.00	800.00	Credit Distribution	
10/02/2025	56308 - Blue Balance Pool and Janitorial service Inc - Monthly Pool Maintenance	-	550.00	Invoice	
10/03/2025	eCheck	400.00	-	Owner Payment	
10/03/2025	Batched Check	2,000.00	-	Owner Payment	
10/04/2025	eCheck	400.00	-	Owner Payment	
10/05/2025	Batched eCheck	800.00	-	Owner Payment	
10/05/2025	Batched ACH	40,000.00	-	Owner Payment	
10/06/2025	eCheck	400.00	-	Owner Payment	
10/06/2025	Credit Card	400.00	-	Owner Payment	
10/06/2025	Batched Check	4,000.00	-	Owner Payment	
10/07/2025	Batched Check	1,200.00	-	Owner Payment	
10/08/2025	Batched Credit Card	402.00	-	Owner Payment	
10/08/2025	Batched Check	1,200.00	-	Owner Payment	
10/09/2025	131890 - Patrol Masters Security Services, Inc. - Monthly Patrol Svc	-	1,167.47	Invoice	
10/09/2025	364935 - Personal Touch Cleaning And Maintenance Inc - Supplies	-	46.83	Invoice	
10/09/2025	18502 - RELENTLESS LAND CARE - Birds of Paradise - 1905 Bay Crest	-	750.00	Invoice	
10/09/2025	Batched Check	800.00	-	Owner Payment	
10/09/2025	131220 - Patrol Masters Security Services, Inc. - Monthly Patrol Svc	-	1,167.47	Invoice	
10/09/2025	eCheck	400.00	-	Owner Payment	
10/09/2025	20261015 - Best Pool Service Llc - Pool Srvc	-	475.00	Invoice	

South Coast Shores Homeowners Association

GL Trial Balance For 10/1/2025 - 10/31/2025

		Beginning Balance	Current Debit	Credit	Ending Balance
10100 - Pacific Premier Bank Op x0834		210,860.36	82,018.00	81,776.82	211,101.54
Date		Description	Debit	Credit	Type
10/10/2025		20251010 - Financial Agent, Federal Tax Deposit Processing - Federal tax payment	-	1,583.00	Invoice
10/10/2025		Franchise Tax Board	-	670.00	Invoice
10/10/2025	Batched	Check	800.00	-	Owner Payment
10/12/2025		eCheck	400.00	-	Owner Payment
10/14/2025	Batched	Check	2,000.00	-	Owner Payment
10/15/2025		eCheck	400.00	-	Owner Payment
10/16/2025		20250929 - SoCal Gas - Monthly Gas Bill	-	753.51	Invoice
10/16/2025		Transfer to Pacific Premier Bank MMA	-	11,250.00	Transfer
10/16/2025		18600 - RELENTLESS LAND CARE - Plant Fill - Sept 2025	-	186.00	Invoice
10/16/2025		992 - Owner Refund - Owner Refund for Acct: 99224390	-	47.41	Invoice
10/16/2025		616-000376660 - Republic Services - Monthly Refuse	-	7,953.82	Invoice
10/16/2025		20250929 - SCE - Monthly electric	-	5,299.22	Invoice
10/16/2025		4253 - Tri-Star Construction And Rest - ER Clean Up - Block Wall - Car Crash	-	2,614.00	Invoice
10/16/2025		1018709 - Newport Exterminating Inc. - Monthly Rodent Control	-	300.00	Invoice
10/20/2025		eCheck	400.00	-	Owner Payment
10/22/2025	Batched	Check	410.00	-	Owner Payment
10/23/2025		36465 - Inouye, Shively, Klatt, & McCorvey, CPA'S LLP - Audit/Taxes	-	1,475.00	Invoice
10/23/2025		18619 - RELENTLESS LAND CARE - Irrigation Repairs - 1906 Bay Crest	-	798.00	Invoice
10/23/2025		324858 - Severson Plumbing Services Inc. - Hydro-Jett Drain Line	-	850.00	Invoice
10/23/2025		53441 - Optimum Professional Property Management (OPPM) - Collection Fees	-	10.00	Invoice
10/23/2025	Batched	53441 - Optimum Professional Property Management (OPPM) - Printing/Mailing/Supplies	-	393.79	Invoice
10/23/2025		56810 - Blue Balance Pool and Janitorial service Inc - Pool Chemicals - Sept 2025	-	558.75	Invoice
10/23/2025		166338 - Tri-county Lighting Services Corp - XN5801488 - Light Repair	-	525.94	Invoice
10/23/2025		2605955 - Doorking Inc.	-	175.80	Invoice
10/23/2025		210947 - C.G. Systems, LLC - Repair Gate #1 Pedestrian Gate	-	546.60	Invoice
10/23/2025		202620558 - Best Pool Service Llc - Spa Drain Svc - Acid Wash	-	280.00	Invoice
10/24/2025		Check	400.00	-	Owner Payment
10/26/2025		eCheck	400.00	-	Owner Payment
10/27/2025		Check	400.00	-	Owner Payment
10/29/2025		18630 - RELENTLESS LAND CARE - XN5741093 - 1925 Bay Crest	-	475.00	Invoice
10/29/2025		166409 - Tri-county Lighting Services Corp - Light Repair - XN5764153	-	94.40	Invoice

South Coast Shores Homeowners Association

GL Trial Balance For 10/1/2025 - 10/31/2025

			Beginning Balance	Current Debit	Credit	Ending Balance
10100 - Pacific Premier Bank Op x0834			210,860.36	82,018.00	81,776.82	211,101.54
Date		Description	Debit	Credit	Type	
10/29/2025		166408 - Tri-county Lighting Services Corp - Light Repair - XN5859957	-	529.02	Invoice	
10/29/2025		166407 - Tri-county Lighting Services Corp - XN5799065 - Light Repair	-	525.94	Invoice	
10/29/2025		92137 - LaBarre and Oksnee Insurance Agency, Inc - Insurance	-	4,277.61	Invoice	
10/29/2025		935867 - Newport Exterminating Inc. - Added 10 more stations	-	50.00	Invoice	
10/29/2025	Batched	Check	2,000.00	-	Owner Payment	
10/29/2025		202620736 - Best Pool Service Llc - Qrtly Filter Srvc	-	468.00	Invoice	
10/30/2025	Batched	eCheck	800.00	-	Owner Payment	
10/30/2025	Batched	Check	1,200.00	-	Owner Payment	
10/31/2025		eCheck	400.00	-	Owner Payment	
10/31/2025	Batched	Check	800.00	-	Owner Payment	
10310 - Comerica Op x0425 - Pending Withdrawal			77,284.88	0.63	-	77,285.51
Date		Description	Debit	Credit	Type	
10/01/2025		October Interest	.63	-	GL Entry	
11150 - Accounts Receivable			984.59	72,859.49	72,857.41	986.67
Date		Description	Debit	Credit	Type	
10/01/2025	Batched	Monthly Assessment	72,800.00	-	Owner Charge	
10/01/2025	Batched	eCheck	-	1,600.00	Owner Payment	
10/01/2025	Batched	Late Interest	2.08	-	Owner Charge	
10/01/2025	Batched	Credit Distribution	-	5,661.00	Credit Distribution	
10/01/2025		Credit Card	-	365.00	Owner Payment	
10/01/2025	Batched	Check	-	4,780.00	Owner Payment	
10/02/2025		eCheck	-	400.00	Owner Payment	
10/02/2025	Batched	Credit Distribution	-	800.00	Credit Distribution	
10/02/2025	Batched	Check	-	4,000.00	Owner Payment	
10/03/2025		eCheck	-	400.00	Owner Payment	
10/03/2025	Batched	Check	-	2,000.00	Owner Payment	
10/04/2025		eCheck	-	400.00	Owner Payment	
10/05/2025	Batched	eCheck	-	800.00	Owner Payment	
10/05/2025	Batched	ACH	-	40,000.00	Owner Payment	
10/06/2025		eCheck	-	400.00	Owner Payment	
10/06/2025		Credit Card	-	400.00	Owner Payment	
10/06/2025	Batched	Check	-	4,000.00	Owner Payment	
10/07/2025	Batched	Check	-	1,200.00	Owner Payment	

South Coast Shores Homeowners Association

GL Trial Balance For 10/1/2025 - 10/31/2025

		Beginning Balance	Current		Ending Balance
			Debit	Credit	
11150 - Accounts Receivable		984.59	72,859.49	72,857.41	986.67
Date	Description	Debit	Credit	Type	
10/08/2025	Credit Card	-	394.00	Owner Payment	
10/08/2025	Batched Check	-	1,200.00	Owner Payment	
10/09/2025	eCheck	-	400.00	Owner Payment	
10/09/2025	Batched Check	-	800.00	Owner Payment	
10/10/2025	Batched Check	-	800.00	Owner Payment	
10/12/2025	eCheck	-	400.00	Owner Payment	
10/13/2025	Writeoff Swan Food Reimbursement	-	47.41	Writeoff	
10/13/2025	Refund Check Swan Food Reimbursement	47.41	-	Refund Check	
10/14/2025	Batched Check	-	1,600.00	Owner Payment	
10/16/2025	Late Fee	10.00	-	Owner Charge	
10/22/2025	Check	-	10.00	Owner Payment	
11190 - Less Allowance For Past Due Accts		-604.57	-	-	-604.57
Date	Description	Debit	Credit	Type	
14100 - Pacific Premier Bank MMA x1195		165,193.06	11,300.84	23,400.00	153,093.90
Date	Description	Debit	Credit	Type	
10/16/2025	Transfer from Pacific Premier Bank Op	11,250.00	-	Transfer	
10/29/2025	96091-BM - City Service Contracting Inc. - 4 Courtyards - #4 & Final Payment	-	23,400.00	Invoice	
10/31/2025	October Interest	50.84	-	GL Entry	
14200 - FCB MMA x2212		60,479.20	7.71	-	60,486.91
Date	Description	Debit	Credit	Type	
10/01/2025	October Interest	7.71	-	GL Entry	
14310 - Charles Schwab MMA		0.00	284.70	284.70	0.00
Date	Description	Debit	Credit	Type	
10/01/2025	October Interest	18.31	-	GL Entry	
10/03/2025	US Treasury Money Redemption	266.39	-	GL Entry	
10/07/2025	Charles Schwab	-	266.39	Invoice	
10/31/2025	Charles Schwab	-	18.31	Invoice	

South Coast Shores Homeowners Association

GL Trial Balance For 10/1/2025 - 10/31/2025

		Beginning Balance	Current		Ending Balance
			Debit	Credit	
15010 - Charles Schwab - US Treasury Money		5,665.33	18.31	266.39	5,417.25
Date	Description		Debit	Credit	Type
10/03/2025	US Treasury Money Redemption		-	266.39	GL Entry
10/31/2025	Charles Schwab		18.31	-	Invoice
15050 - First Foundation x7973 Mat.03-01-2026 3.440 % 13mths		173,249.17	611.64	-	173,860.81
Date	Description		Debit	Credit	Type
10/01/2025	October Interest		611.64	-	GL Entry
15055 - Alliance x2689 Mat. 07-17-2026 4.4% 11mths		106,193.52	338.66	-	106,532.18
Date	Description		Debit	Credit	Type
10/16/2025	October Interest		338.66	-	GL Entry
15070 - First Foundation x7797 Mat. 12-14-2025 4.16% 13mths		105,410.60	361.01	-	105,771.61
Date	Description		Debit	Credit	Type
10/01/2025	October Interest		361.01	-	GL Entry
15097 - First Foundation x5354 Mat. 03-17-2026 3.92% 9mths		57,652.03	186.13	-	57,838.16
Date	Description		Debit	Credit	Type
10/01/2025	October Interest		186.13	-	GL Entry
15098 - Charles Schwab - US Treasury Bill Mat. 05-31-2026 4.03% 9mths		120,171.10	-	-	120,171.10
Date	Description		Debit	Credit	Type
20100 - Accounts Payable		0.00	47.41	47.41	0.00
Date	Description		Debit	Credit	Type
10/13/2025	Refund Check Swan Food Reimbursement		-	47.41	Refund Check
10/16/2025	992 - Owner Refund - Owner Refund for Acct: 99224390		47.41	-	Invoice

South Coast Shores Homeowners Association

GL Trial Balance For 10/1/2025 - 10/31/2025

			Beginning Balance	Current Debit	Credit	Ending Balance
20200 - Accrued Expenses			-15.00	-	-	-15.00
Date	Description		Debit	Credit	Type	
21120 - Deposits: Clubhouse			-925.00	-	-	-925.00
Date	Description		Debit	Credit	Type	
21500 - Prepaid Assessments			-11,658.55	6,461.00	9,208.00	-14,405.55
Date	Description		Debit	Credit	Type	
10/01/2025	Batched	Credit Distribution	5,661.00	-	Credit Distribution	
10/01/2025	Batched	eCheck	-	800.00	Owner Payment	
10/01/2025		Check	-	400.00	Owner Payment	
10/02/2025	Batched	Credit Distribution	800.00	-	Credit Distribution	
10/08/2025		Credit Card	-	8.00	Owner Payment	
10/14/2025		Check	-	400.00	Owner Payment	
10/15/2025		eCheck	-	400.00	Owner Payment	
10/20/2025		eCheck	-	400.00	Owner Payment	
10/22/2025		Check	-	400.00	Owner Payment	
10/24/2025		Check	-	400.00	Owner Payment	
10/26/2025		eCheck	-	400.00	Owner Payment	
10/27/2025		Check	-	400.00	Owner Payment	
10/29/2025	Batched	Check	-	2,000.00	Owner Payment	
10/30/2025	Batched	eCheck	-	800.00	Owner Payment	
10/30/2025	Batched	Check	-	1,200.00	Owner Payment	
10/31/2025		eCheck	-	400.00	Owner Payment	
10/31/2025	Batched	Check	-	800.00	Owner Payment	
33600 - General Reserves			-789,277.25	23,666.39	11,250.00	-776,860.86
Date	Description		Debit	Credit	Type	
10/07/2025		Charles Schwab	266.39	-	Invoice	
10/16/2025		Monthly Reserve Contribution	-	11,250.00	GL Entry	
10/29/2025		96091-BM - City Service Contracting Inc. - 4 Courtyards - #4 & Final Payment	23,400.00	-	Invoice	
38990 - Interest			-4,736.76	-	1,574.30	-6,311.06
Date	Description		Debit	Credit	Type	
10/01/2025	Batched	October Interest	-	1,184.80	GL Entry	
10/16/2025		October Interest	-	338.66	GL Entry	

South Coast Shores Homeowners Association

GL Trial Balance For 10/1/2025 - 10/31/2025

		Beginning Balance	Current		Ending Balance
			Debit	Credit	
38990 - Interest		-4,736.76	-	1,574.30	-6,311.06
Date	Description		Debit	Credit	Type
10/31/2025	October Interest		-	50.84	GL Entry
39900 - Prior Year Surplus (Deficit)		-282,751.14	-	-	-282,751.14
Date	Description		Debit	Credit	Type
40100 - Assessments		-218,400.00	-	72,800.00	-291,200.00
Date	Description		Debit	Credit	Type
10/01/2025	Batched Monthly Assessment		-	72,800.00	Owner Charge
40500 - Clubhouse Rental		-950.00	-	-	-950.00
Date	Description		Debit	Credit	Type
40600 - Collection Fees		-150.00	-	-	-150.00
Date	Description		Debit	Credit	Type
40800 - Interest Charges		-9.63	-	2.08	-11.71
Date	Description		Debit	Credit	Type
10/01/2025	Batched Late Interest		-	2.08	Owner Charge
40900 - Key Fees		-25.00	-	-	-25.00
Date	Description		Debit	Credit	Type
41000 - Late Charges		-20.00	-	10.00	-30.00
Date	Description		Debit	Credit	Type
10/16/2025	Late Fee		-	10.00	Owner Charge
41600 - Transmitters		-260.00	-	-	-260.00
Date	Description		Debit	Credit	Type
44010 - Interest Income		-6,325.58	-	1,574.93	-7,900.51
Date	Description		Debit	Credit	Type

South Coast Shores Homeowners Association

GL Trial Balance For 10/1/2025 - 10/31/2025

		Beginning Balance	Current Debit	Credit	Ending Balance
44010 - Interest Income		-6,325.58	-	1,574.93	-7,900.51
Date	Description	Debit	Credit	Type	
10/01/2025	Batched October Interest	-	1,185.43	GL Entry	
10/16/2025	October Interest	-	338.66	GL Entry	
10/31/2025	October Interest	-	50.84	GL Entry	
50200 - Electricity		14,782.50	5,299.22	-	20,081.72
Date	Description	Debit	Credit	Type	
10/16/2025	20250929 - SCE - Monthly electric	5,299.22	-	Invoice	
50300 - Gas		2,257.54	753.51	-	3,011.05
Date	Description	Debit	Credit	Type	
10/16/2025	20250929 - SoCal Gas - Monthly Gas Bill	753.51	-	Invoice	
50400 - Refuse Removal		24,406.72	7,953.82	-	32,360.54
Date	Description	Debit	Credit	Type	
10/16/2025	616-000376660 - Republic Services - Monthly Refuse	7,953.82	-	Invoice	
50700 - Telephone - Entry Gates		551.40	175.80	-	727.20
Date	Description	Debit	Credit	Type	
10/23/2025	2605955 - Doorking Inc.	175.80	-	Invoice	
50800 - Water		2,342.08	-	-	2,342.08
Date	Description	Debit	Credit	Type	
55100 - Pool / Spa: Service Contract		2,338.10	1,773.00	-	4,111.10
Date	Description	Debit	Credit	Type	
10/02/2025	56308 - Blue Balance Pool and Janitorial service Inc - Monthly Pool Maintenance	550.00	-	Invoice	
10/09/2025	20261015 - Best Pool Service Llc - Pool Srvc	475.00	-	Invoice	
10/23/2025	202620558 - Best Pool Service Llc - Spa Drain Srvc - Acid Wash	280.00	-	Invoice	
10/29/2025	202620736 - Best Pool Service Llc - Qrtly Filter Srvc	468.00	-	Invoice	
55300 - Pool / Spa: Supplies		2,553.84	558.75	-	3,112.59
Date	Description	Debit	Credit	Type	

South Coast Shores Homeowners Association

GL Trial Balance For 10/1/2025 - 10/31/2025

		Beginning Balance	Current		Ending Balance
			Debit	Credit	
55300 - Pool / Spa: Supplies		2,553.84	558.75	-	3,112.59
Date	Description		Debit	Credit	Type
10/23/2025	56810 - Blue Balance Pool and Janitorial service Inc - Pool Chemicals - Sept 2025		558.75	-	Invoice
60100 - Landscape: Service Contract		48,833.00	16,540.21	-	65,373.21
Date	Description		Debit	Credit	Type
10/02/2025	18411 - RELENTLESS LAND CARE - Monthly Landscape Maint		16,540.21	-	Invoice
60200 - Landscape: Extras		15,247.00	1,411.00	-	16,658.00
Date	Description		Debit	Credit	Type
10/09/2025	18502 - RELENTLESS LAND CARE - Birds of Paradise - 1905 Bay Crest		750.00	-	Invoice
10/16/2025	18600 - RELENTLESS LAND CARE - Plant Fill - Sept 2025		186.00	-	Invoice
10/29/2025	18630 - RELENTLESS LAND CARE - XN5741093 - 1925 Bay Crest		475.00	-	Invoice
60800 - Irrigation: Repairs / Maintenance		10,303.00	798.00	-	11,101.00
Date	Description		Debit	Credit	Type
10/23/2025	18619 - RELENTLESS LAND CARE - Irrigation Repairs - 1906 Bay Crest		798.00	-	Invoice
61075 - Swans		0.00	47.41	-	47.41
Date	Description		Debit	Credit	Type
10/13/2025	Writeoff Swan Food Reimbursement		47.41	-	Writeoff
61100 - Tree Trimming		6,117.50	-	-	6,117.50
Date	Description		Debit	Credit	Type
70100 - Access Gate Repairs		509.44	546.60	-	1,056.04
Date	Description		Debit	Credit	Type
10/23/2025	210947 - C.G. Systems, LLC - Repair Gate #1 Pedestrian Gate		546.60	-	Invoice
70600 - Common Area: Maintenance		1,650.62	3,464.00	-	5,114.62
Date	Description		Debit	Credit	Type
10/16/2025	4253 - Tri-Star Construction And Rest - ER Clean Up - Block Wall - Car Crash		2,614.00	-	Invoice

South Coast Shores Homeowners Association

GL Trial Balance For 10/1/2025 - 10/31/2025

		Beginning Balance	Current Debit	Credit	Ending Balance
70600 - Common Area: Maintenance		1,650.62	3,464.00	-	5,114.62
Date	Description	Debit	Credit	Type	
10/23/2025	324858 - Severson Plumbing Services Inc. - Hydro-Jett Drain Line	850.00	-	Invoice	
71400 - Fire Safety		100.73	-	-	100.73
Date	Description	Debit	Credit	Type	
72500 - Janitorial: Service Contract		2,093.00	969.92	-	3,062.92
Date	Description	Debit	Credit	Type	
10/02/2025	359294 - Personal Touch Cleaning And Maintenance Inc - Janitorial	969.92	-	Invoice	
72600 - Janitorial: Supplies/Extras		185.00	46.83	-	231.83
Date	Description	Debit	Credit	Type	
10/09/2025	364935 - Personal Touch Cleaning And Maintenance Inc - Supplies	46.83	-	Invoice	
72700 - Keys & Locks		555.14	-	-	555.14
Date	Description	Debit	Credit	Type	
72900 - Lighting: Repairs / Supplies		2,470.91	1,675.30	-	4,146.21
Date	Description	Debit	Credit	Type	
10/23/2025	166338 - Tri-county Lighting Services Corp - XN5801488 - Light Repair	525.94	-	Invoice	
10/29/2025	166407 - Tri-county Lighting Services Corp - XN5799065 - Light Repair	525.94	-	Invoice	
10/29/2025	166408 - Tri-county Lighting Services Corp - Light Repair - XN5859957	529.02	-	Invoice	
10/29/2025	166409 - Tri-county Lighting Services Corp - Light Repair - XN5764153	94.40	-	Invoice	
73200 - Patrol Service		2,334.94	2,334.94	-	4,669.88
Date	Description	Debit	Credit	Type	
10/09/2025	131890 - Patrol Masters Security Services, Inc. - Monthly Patrol Svc	1,167.47	-	Invoice	
10/09/2025	131220 - Patrol Masters Security Services, Inc. - Monthly Patrol Svc	1,167.47	-	Invoice	

South Coast Shores Homeowners Association

GL Trial Balance For 10/1/2025 - 10/31/2025

		Beginning Balance	Current Debit	Credit	Ending Balance
73300 - Pest & Rodent Control: Contract		900.00	350.00	-	1,250.00
Date	Description	Debit	Credit	Type	
10/16/2025	1018709 - Newport Exterminating Inc. - Monthly Rodent Control	300.00	-	Invoice	
10/29/2025	935867 - Newport Exterminating Inc. - Added 10 more stations	50.00	-	Invoice	
74600 - Street Sweeping		4,061.75	1,371.50	-	5,433.25
Date	Description	Debit	Credit	Type	
10/02/2025	18410 - RELENTLESS LAND CARE - Monthly Sweeping Svc	1,371.50	-	Invoice	
74915 - Waterscape Maintenance		6,267.50	1,985.00	-	8,252.50
Date	Description	Debit	Credit	Type	
10/02/2025	28731 - Water Systems Maintenance, Inc. - Maintenance	1,985.00	-	Invoice	
80400 - Audit / Tax Returns		0.00	1,475.00	-	1,475.00
Date	Description	Debit	Credit	Type	
10/23/2025	36465 - Inouye, Shively, Klatt, & McCorvey, CPA'S LLP - Audit/Taxes	1,475.00	-	Invoice	
80500 - Collection / Bad Debt Expense		-161.60	-	-	-161.60
Date	Description	Debit	Credit	Type	
80600 - Bank Charges		25.00	-	-	25.00
Date	Description	Debit	Credit	Type	
80700 - Collection Expenses		37.41	10.00	-	47.41
Date	Description	Debit	Credit	Type	
10/23/2025	53441 - Optimum Professional Property Management (OPPM) - Collection Fees	10.00	-	Invoice	
81200 - Insurance		32,681.32	8,555.22	-	41,236.54
Date	Description	Debit	Credit	Type	
10/02/2025	92136 - LaBarre and Oksnee Insurance Agency, Inc - Insurance	4,277.61	-	Invoice	
10/29/2025	92137 - LaBarre and Oksnee Insurance Agency, Inc - Insurance	4,277.61	-	Invoice	

South Coast Shores Homeowners Association

GL Trial Balance For 10/1/2025 - 10/31/2025

		Beginning Balance	Current Debit	Credit	Ending Balance
82600 - Printing / Mailing / Supplies		685.04	242.79	-	927.83
Date	Description	Debit	Credit	Type	
10/23/2025	53441 - Optimum Professional Property Management (OPPM) - Printing/Mailing/Supplies	242.79	-	Invoice	
82700 - Professional Management: Contract		6,648.00	3,324.00	-	9,972.00
Date	Description	Debit	Credit	Type	
10/01/2025	5821061 - Optimum Professional Property Management (OPPM) - Management Fee	3,324.00	-	Invoice	
82800 - Miscellaneous Administration		476.00	151.00	-	627.00
Date	Description	Debit	Credit	Type	
10/23/2025	53441 - Optimum Professional Property Management (OPPM) - Printing/Mailing/Supplies	151.00	-	Invoice	
83100 - Tax: Federal		2,450.00	1,583.00	-	4,033.00
Date	Description	Debit	Credit	Type	
10/10/2025	20251010 - Financial Agent, Federal Tax Deposit Processing - Federal tax payment	1,583.00	-	Invoice	
83200 - Tax: State		775.00	670.00	-	1,445.00
Date	Description	Debit	Credit	Type	
10/10/2025	Franchise Tax Board	670.00	-	Invoice	
93600 - General Reserves		33,750.00	11,250.00	-	45,000.00
Date	Description	Debit	Credit	Type	
10/16/2025	Monthly Reserve Contribution	11,250.00	-	GL Entry	
98990 - Interest		4,736.76	1,574.30	-	6,311.06
Date	Description	Debit	Credit	Type	
10/01/2025	Batched October Interest	1,184.80	-	GL Entry	
10/16/2025	October Interest	338.66	-	GL Entry	
10/31/2025	October Interest	50.84	-	GL Entry	
Net Total		0.00	275,052.04	275,052.04	0.00

South Coast Shores Homeowners Association

Bank Account Reconciliation for Period 10/31/2025

Reconciliation Summary

Bank Account	Bank Bal.	Uncleared Items	Adj. Balance	Book Balance	Status
Pacific Premier Bank Op	217,247.45	-6,145.91	211,101.54	211,101.54	Balanced
Alliance Association Bank	106,532.18	0.00	106,532.18	106,532.18	Balanced
Comerica Bank	77,285.51	0.00	77,285.51	77,285.51	Balanced
First Foundation Bank	173,860.81	0.00	173,860.81	173,860.81	Balanced
First Foundation Bank	105,771.61	0.00	105,771.61	105,771.61	Balanced
First Foundation	57,838.16	0.00	57,838.16	57,838.16	Balanced
FCB MMA	60,486.91	0.00	60,486.91	60,486.91	Balanced
Charles Schwab	0.00	0.00	0.00	0.00	Balanced
Pacific Premier Bank MMA	176,493.90	-23,400.00	153,093.90	153,093.90	Balanced

Unreconciled Items

Date	Description	Check No	Amount
Pacific Premier Bank Op			
10/23/2025	Tri-county Lighting Services Corp	2841	-525.94
10/29/2025	Newport Exterminating	2842	-50.00
10/29/2025	Tri-county Lighting Services Corp	2843	-529.02
10/29/2025	Tri-county Lighting Services Corp	2843	-525.94
10/29/2025	Best Pool Service Llc	2844	-468.00
10/29/2025	Tri-county Lighting Services Corp	2843	-94.40
10/29/2025	RELENTLESS LAND CARE	2845	-475.00
10/29/2025	LaBarre and Oksnee Insurance Agency, Inc	2846	-4,277.61
10/30/2025	Acct: 99254461 eCheck		400.00
10/31/2025	Acct: 99245537 eCheck		400.00
Total Pacific Premier Bank Op			-6,145.91
Pacific Premier Bank MMA			
10/29/2025	City Service Paving	268	-23,400.00
Total Pacific Premier Bank MMA			-23,400.00

Reconciled Items

South Coast Shores Homeowners Association

Bank Account Reconciliation for Period 10/31/2025

Date	Description	Check No	Amount
Pacific Premier Bank Op			
9/30/2025	Acct: 99245537 eCheck		400.00
9/30/2025	Acct: 99245992 eCheck		400.00
10/1/2025	Acct: 99224387 eCheck		400.00
10/1/2025	Acct: 99224351 eCheck		400.00
10/1/2025	Acct: 99227232 eCheck		400.00
10/1/2025	Acct: 99224362 eCheck		400.00
10/1/2025	Acct: 99262993 eCheck		400.00
10/1/2025	Acct: 99224471 eCheck		400.00
10/1/2025	Acct: 99224376 CC		365.00
10/1/2025	Lockbox - Klik Check		3,580.00
10/1/2025	Lockbox - Klik ACH		1,600.00
10/2/2025	Acct: 99230522 eCheck		400.00
10/2/2025	Lockbox - Klik Check		800.00
10/2/2025	Lockbox - Klik ACH		3,200.00
10/3/2025	Acct: 99247274 eCheck		400.00
10/3/2025	Lockbox - Klik Check		1,200.00
10/3/2025	Lockbox - Klik ACH		800.00
10/4/2025	Acct: 99237859 eCheck		400.00
10/5/2025	Acct: 99224426 ACH	ACH	400.00
10/5/2025	Acct: 99224428 ACH	ACH	400.00
10/5/2025	Acct: 99224434 ACH	ACH	400.00
10/5/2025	Acct: 99224435 ACH	ACH	400.00
10/5/2025	Acct: 99224440 ACH	ACH	400.00
10/5/2025	Acct: 99224443 ACH	ACH	400.00
10/5/2025	Acct: 99224445 ACH	ACH	400.00
10/5/2025	Acct: 99224448 ACH	ACH	400.00
10/5/2025	Acct: 99263561 ACH	ACH	400.00
10/5/2025	Acct: 99224449 ACH	ACH	400.00
10/5/2025	Acct: 99224453 ACH	ACH	400.00
10/5/2025	Acct: 99224463 ACH	ACH	400.00
10/5/2025	Acct: 99224468 ACH	ACH	400.00
10/5/2025	Acct: 99224473 ACH	ACH	400.00
10/5/2025	Acct: 99224478 ACH	ACH	400.00
10/5/2025	Acct: 99224487 ACH	ACH	400.00
10/5/2025	Acct: 99224491 ACH	ACH	400.00
10/5/2025	Acct: 99224492 ACH	ACH	400.00
10/5/2025	Acct: 99224497 ACH	ACH	400.00
10/5/2025	Acct: 99224500 ACH	ACH	400.00
10/5/2025	Acct: 99224512 ACH	ACH	400.00

South Coast Shores Homeowners Association

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Date	Description	Check No	Amount
10/5/2025	Acct: 99224517 ACH	ACH	400.00
10/5/2025	Acct: 99224520 ACH	ACH	400.00
10/5/2025	Acct: 99224524 ACH	ACH	400.00
10/5/2025	Acct: 99224531 ACH	ACH	400.00
10/5/2025	Acct: 99224533 ACH	ACH	400.00
10/5/2025	Acct: 99224543 ACH	ACH	400.00
10/5/2025	Acct: 99224273 ACH	ACH	400.00
10/5/2025	Acct: 99224548 ACH	ACH	400.00
10/5/2025	Acct: 99224284 ACH	ACH	400.00
10/5/2025	Acct: 99224549 ACH	ACH	400.00
10/5/2025	Acct: 99224290 ACH	ACH	400.00
10/5/2025	Acct: 99224563 ACH	ACH	400.00
10/5/2025	Acct: 99224296 ACH	ACH	400.00
10/5/2025	Acct: 99224300 ACH	ACH	400.00
10/5/2025	Acct: 99224569 ACH	ACH	400.00
10/5/2025	Acct: 99224308 ACH	ACH	400.00
10/5/2025	Acct: 99224574 ACH	ACH	400.00
10/5/2025	Acct: 99224319 ACH	ACH	400.00
10/5/2025	Acct: 99224575 ACH	ACH	400.00
10/5/2025	Acct: 99224323 ACH	ACH	400.00
10/5/2025	Acct: 99224579 ACH	ACH	400.00
10/5/2025	Acct: 99224330 ACH	ACH	400.00
10/5/2025	Acct: 99224589 ACH	ACH	400.00
10/5/2025	Acct: 99224335 ACH	ACH	400.00
10/5/2025	Acct: 99224592 ACH	ACH	400.00
10/5/2025	Acct: 99224336 ACH	ACH	400.00
10/5/2025	Acct: 99224349 ACH	ACH	400.00
10/5/2025	Acct: 99224595 ACH	ACH	400.00
10/5/2025	Acct: 99224358 ACH	ACH	400.00
10/5/2025	Acct: 99224599 ACH	ACH	400.00
10/5/2025	Acct: 99224612 ACH	ACH	400.00
10/5/2025	Acct: 99224363 ACH	ACH	400.00
10/5/2025	Acct: 99224370 ACH	ACH	400.00
10/5/2025	Acct: 99224662 ACH	ACH	400.00
10/5/2025	Acct: 99224372 ACH	ACH	400.00
10/5/2025	Acct: 99224666 ACH	ACH	400.00
10/5/2025	Acct: 99224378 ACH	ACH	400.00
10/5/2025	Acct: 99225468 ACH	ACH	400.00
10/5/2025	Acct: 99224380 ACH	ACH	400.00
10/5/2025	Acct: 99225775 ACH	ACH	400.00
10/5/2025	Acct: 99224384 ACH	ACH	400.00
10/5/2025	Acct: 99225863 ACH	ACH	400.00

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Bank Account Reconciliation for Period 10/31/2025

Date	Description	Check No	Amount
10/5/2025	Acct: 99224386 ACH	ACH	400.00
10/5/2025	Acct: 99225990 ACH	ACH	400.00
10/5/2025	Acct: 99224390 ACH	ACH	400.00
10/5/2025	Acct: 99227181 ACH	ACH	400.00
10/5/2025	Acct: 99224398 ACH	ACH	400.00
10/5/2025	Acct: 99227353 ACH	ACH	400.00
10/5/2025	Acct: 99224399 ACH	ACH	400.00
10/5/2025	Acct: 99229854 ACH	ACH	400.00
10/5/2025	Acct: 99224402 ACH	ACH	400.00
10/5/2025	Acct: 99230534 ACH	ACH	400.00
10/5/2025	Acct: 99224404 ACH	ACH	400.00
10/5/2025	Acct: 99232666 ACH	ACH	400.00
10/5/2025	Acct: 99224405 ACH	ACH	400.00
10/5/2025	Acct: 99233746 ACH	ACH	400.00
10/5/2025	Acct: 99224407 ACH	ACH	400.00
10/5/2025	Acct: 99236494 ACH	ACH	400.00
10/5/2025	Acct: 99224408 ACH	ACH	400.00
10/5/2025	Acct: 99239397 ACH	ACH	400.00
10/5/2025	Acct: 99224409 ACH	ACH	400.00
10/5/2025	Acct: 99241017 ACH	ACH	400.00
10/5/2025	Acct: 99224413 ACH	ACH	400.00
10/5/2025	Acct: 99242586 ACH	ACH	400.00
10/5/2025	Acct: 99224414 ACH	ACH	400.00
10/5/2025	Acct: 99246194 ACH	ACH	400.00
10/5/2025	Acct: 99224416 ACH	ACH	400.00
10/5/2025	Acct: 99250419 ACH	ACH	400.00
10/5/2025	Acct: 99224417 ACH	ACH	400.00
10/5/2025	Acct: 99252481 ACH	ACH	400.00
10/5/2025	Acct: 99224421 ACH	ACH	400.00
10/5/2025	Acct: 99252880 ACH	ACH	400.00
10/5/2025	Acct: 99224423 ACH	ACH	400.00
10/5/2025	Acct: 99254489 ACH	ACH	400.00
10/5/2025	Acct: 99254858 ACH	ACH	400.00
10/5/2025	Acct: 99257699 ACH	ACH	400.00
10/5/2025	Acct: 99257933 ACH	ACH	400.00
10/5/2025	Acct: 99259054 ACH	ACH	400.00
10/5/2025	Acct: 99259309 ACH	ACH	400.00
10/5/2025	Acct: 99228677 eCheck		400.00
10/5/2025	Acct: 99224306 eCheck		400.00
10/6/2025	Acct: 99224410 CC		400.00
10/6/2025	Acct: 99224383 eCheck		400.00
10/6/2025	Lockbox - Klik ACH		2,000.00

South Coast Shores Homeowners Association

Bank Account Reconciliation for Period 10/31/2025

Date	Description	Check No	Amount
10/6/2025	Lockbox - Klik Check		2,000.00
10/7/2025	Lockbox - Klik ACH		1,200.00
10/8/2025	Acct: 99261962 CC		402.00
10/8/2025	Lockbox - Klik ACH		1,200.00
10/9/2025	Acct: 99224357 eCheck		400.00
10/9/2025	Lockbox - Klik ACH		800.00
10/10/2025	Lockbox - Klik Check		400.00
10/10/2025	Lockbox - Klik ACH		400.00
10/12/2025	Acct: 99224588 eCheck		400.00
10/14/2025	Lockbox - Klik ACH		2,000.00
10/15/2025	Acct: 99224279 eCheck		400.00
10/20/2025	Acct: 99224429 eCheck		400.00
10/22/2025	Lockbox - Klik ACH		410.00
10/24/2025	Lockbox - Klik ACH		400.00
10/26/2025	Acct: 99245992 eCheck		400.00
10/27/2025	Lockbox - Klik ACH		400.00
10/29/2025	Lockbox - Klik Check		800.00
10/29/2025	Lockbox - Klik ACH		1,200.00
10/30/2025	Acct: 99230522 eCheck		400.00
10/30/2025	Lockbox - Klik Check		800.00
10/30/2025	Lockbox - Klik ACH		400.00
10/31/2025	Lockbox - Klik Check		800.00
9/15/2025	Relentless Land Care	2816	-617.50
9/15/2025	Relentless Land Care	2816	-480.00
9/15/2025	Relentless Land Care	2816	-500.00
9/15/2025	Relentless Land Care	2816	-381.00
9/15/2025	Relentless Land Care	2816	-100.00
9/15/2025	Relentless Land Care	2816	-480.00
9/15/2025	Tri-county Lighting Services Corp	2817	-577.09
9/18/2025	Relentless Land Care	2818	-105.00
9/24/2025	Tustin Lock and Safe	2819	-59.79
9/24/2025	Tri-county Lighting Services Corp	2820	-614.94
10/1/2025	Optimum Professional Property Management (OPPM)	ACH	-3,324.00
10/2/2025	LaBarre and Oksnee Insurance Agency, Inc	2822	-4,277.61
10/2/2025	Relentless Land Care	2823	-16,540.21
10/2/2025	Relentless Land Care	2823	-1,371.50
10/2/2025	Personal Touch Cleaning And Maintenance Inc	2824	-969.92
10/2/2025	Blue Balance Pool and Janitorial service Inc	2825	-550.00
10/2/2025	Water Systems Maintenance, Inc.	2826	-1,985.00
10/9/2025	Best Pool Service Llc	2827	-475.00
10/9/2025	Patrol Masters Security Services, Inc.	2828	-1,167.47
10/9/2025	Patrol Masters Security Services, Inc.	2828	-1,167.47

South Coast Shores Homeowners Association

Bank Account Reconciliation for Period 10/31/2025

Date	Description	Check No	Amount
10/9/2025	RELENTLESS LAND CARE	2829	-750.00
10/9/2025	Personal Touch Cleaning And Maintenance Inc	ACH	-46.83
10/10/2025	Franchise Tax Board - State Taxes		-670.00
10/10/2025	Internal Revenue Service		-1,583.00
10/16/2025	Transfer to Pacific Premier Bank MMA		-11,250.00
10/16/2025	Tri-Star Construction And Restoration Services, Inc	2830	-2,614.00
10/16/2025		2831	-47.41
10/16/2025	RELENTLESS LAND CARE	2832	-186.00
10/16/2025	Newport Exterminating	2833	-300.00
10/16/2025	Republic Services	2834	-7,953.82
10/16/2025	SCE		-5,299.22
10/16/2025	SoCal Gas		-753.51
10/23/2025	Blue Balance Pool and Janitorial service Inc	2835	-558.75
10/23/2025	Optimum Professional Property Management (OPPM)	ACH	-403.79
10/23/2025	California Gate & Entry Systems	2836	-546.60
10/23/2025	Severson Plumbing Services Inc	2837	-850.00
10/23/2025	Inouye, Shively, Klatt & McCorvey	2838	-1,475.00
10/23/2025	Doorking Inc.		-175.80
10/23/2025	Best Pool Service Llc	2839	-280.00
10/23/2025	RELENTLESS LAND CARE	2840	-798.00
Total Pacific Premier Bank Op			3,271.77

Alliance Association Bank

10/16/2025	October Interest		338.66
Total Alliance Association Bank			338.66

Charles Schwab

10/1/2025	October Interest		18.31
10/3/2025	US Treasury Money Redemption		266.39
10/7/2025	Charles Schwab - Mgmt Fee to Advisors		-266.39
10/31/2025	Charles Schwab - US Treasury Money		-18.31
Total Charles Schwab			0.00

Comerica Bank

10/1/2025	October Interest		0.63
Total Comerica Bank			0.63

FCB MMA

South Coast Shores Homeowners Association

Bank Account Reconciliation for Period 10/31/2025

Date	Description	Check No	Amount
10/1/2025	October Interest		7.71
Total FCB MMA			7.71

First Foundation

10/1/2025	October Interest		186.13
Total First Foundation			186.13

First Foundation Bank

10/1/2025	October Interest		611.64
10/1/2025	October Interest		361.01
Total First Foundation Bank			972.65

Pacific Premier Bank MMA

10/16/2025	Transfer from Pacific Premier Bank Op		11,250.00
10/31/2025	October Interest		50.84
Total Pacific Premier Bank MMA			11,300.84



SOUTH COAST SHORES HOMEOWNERS
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MANAGEMENT INC.
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Pacific Premier Bank is now Columbia Bank. As a result, you will enjoy access to a broader suite of services to support the growth of your business and family.

The transition of Pacific Premier systems and services to those offered by Columbia Bank is expected to take place in January 2026. There is nothing you need to do at this time-your accounts, cards, and all digital banking services continue to function as they always have. Expect regular updates, plenty of advance notice, and guidance to ensure a smooth experience. Please visit the Merger Information Center at www.columbiabank.com/pacific for details.

We value your business and look forward to building an even stronger partnership in the years to come.

HOA NON INT CKG

Acct 3121000834

Summary of Activity Since Your Last Statement

Beginning Balance	10/01/25	213,975.68
Deposits / Misc Credits	136	75,557.00
Withdrawals / Misc Debits	33	72,285.23
** Ending Balance	10/31/25	217,247.45 **
Service Charge		.00
Enclosures		24

Deposits and Credits

Date	Deposits	Withdrawals	Activity Description
10/01	400.00		PayLease.com/Settlement 000025109066722 Optimum Property Manag
10/01	1,600.00		9000005993/Catch CR ETV641LA eKlik
10/01	3,580.00		HOA LOCKBOX DEPOSIT
10/02	365.00		PAYLEASE.COM/CREDIT 445042185 Optimum Property Manag
10/02	2,800.00		PayLease.com/Settlement 000025118398586 Optimum Property Manag
10/02	3,200.00		9000005993/Catch CR ETWKPCFX eKlik
10/02	800.00		HOA LOCKBOX DEPOSIT



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Deposits and Credits

Date	Deposits	Withdrawals	Activity Description
10/03	400.00		PayLease.com/Settlement 000025155094382 Optimum Property Manag
10/03	800.00		9000005993/Catch CR ETXXYSG4 eKlik
10/03	1,200.00		HOA LOCKBOX DEPOSIT
10/06	400.00		PayLease.com/Settlement 000025164398510 Optimum Property Manag
10/06	2,000.00		9000005993/Catch CR ETZ9JVYA eKlik
10/06	2,000.00		HOA LOCKBOX DEPOSIT
10/07	400.00		PAYLEASE.COM/CREDIT 446713320 Optimum Property Manag
10/07	1,200.00		9000005993/Catch CR EV3DDDXT eKlik
10/07	1,600.00		PayLease.com/Settlement 000025187688646 Optimum Property Manag
10/08	1,200.00		9000005993/Catch CR EV4RW5TW eKlik
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224380 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224473 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099229854 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224308 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224468 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224445 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224390 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224407 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099227353 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224443 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft



SOUTH COAST SHORES HOMEOWNERS
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Deposits and Credits

Date	Deposits	Withdrawals	Activity Description
10/09	400.00		099224579 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224543 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224549 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099232666 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224378 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099225468 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224569 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224414 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224336 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099263561 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224363 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224402 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099230534 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224524 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099239397 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099227181 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099250419 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224384 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224512 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224426 SOUTH COAST SHOR



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Deposits and Credits

Date	Deposits	Withdrawals	Activity Description
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224434 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224453 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099259054 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099257699 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099254858 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099225990 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224300 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224416 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224589 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224440 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224413 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224531 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099233746 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224386 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099225775 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224487 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224599 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224575 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224533 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft



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Deposits and Credits

Date	Deposits	Withdrawals	Activity Description
10/09	400.00		099224548 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224595 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224463 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224409 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224372 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224492 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224399 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224563 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224592 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224330 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224428 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224449 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224574 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224408 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224491 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224335 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224448 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099257933 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099254489 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224423 SOUTH COAST SHOR



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Deposits and Credits

Date	Deposits	Withdrawals	Activity Description
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224417 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224662 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224421 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099225863 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224478 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224435 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224405 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224404 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224370 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224319 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224273 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224500 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224349 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224296 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099236494 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224323 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224358 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099246194 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224612 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft



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Deposits and Credits

Date	Deposits	Withdrawals	Activity Description
10/09	400.00		099242586 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224666 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224398 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099252481 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224517 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224284 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099241017 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224290 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224520 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224497 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099252880 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099259309 SOUTH COAST SHOR PAYLEASE.COM/CREDIT
10/09	800.00		447117383 Optimum Property Manag 9000005993/Catch CR
10/10	400.00		EV647L85 eKlik 9000005993/Catch CR
10/10	400.00		EV7HLNTO eKlik HOA LOCKBOX DEPOSIT
10/14	400.00		PayLease.com/Settlement 000025227386998 Optimum Property Manag
10/14	2,000.00		9000005993/Catch CR EV8W2MCH eKlik
10/15	400.00		PayLease.com/Settlement 000025244173450 Optimum Property Manag
10/16	400.00		PayLease.com/Settlement 000025259758206 Optimum Property Manag
10/21	400.00		PayLease.com/Settlement



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Deposits and Credits

Date	Deposits	Withdrawals	Activity Description
10/22	410.00		000025288953714 Optimum Property Manag 9000005993/Catch CR EVRXK65W eKlik
10/24	400.00		9000005993/Catch CR EVVNDC1M eKlik
10/27	400.00		9000005993/Catch CR EVX0WC9L eKlik
10/28	400.00		PayLease.com/Settlement
10/29	1,200.00		000025331879594 Optimum Property Manag 9000005993/Catch CR EW2HMHMJ eKlik
10/29	800.00		HOA LOCKBOX DEPOSIT
10/30	400.00		9000005993/Catch CR EW3W52FO eKlik
10/30	800.00		HOA LOCKBOX DEPOSIT
10/31	400.00		PayLease.com/Settlement
10/31	800.00		000025366519282 Optimum Property Manag HOA LOCKBOX DEPOSIT

Withdrawals and Debits

Date	Deposits	Withdrawals	Activity Description
10/03		3,324.00	SOUTH COAST SHOR/Invoice X5821061 SOUTH COAST SHOR
10/10		670.00	FRANCHISE TAX BO/PAYMENTS *****8356 PM SOUTH CO
10/10		753.51	SOCALGAS/SIMPLEPAY 109508170079056 SOUTH COAST SHORES
10/14		175.80	DOORKING, INC/DOORKING M121286078721 SOUTH COAST SHORES
10/14		1,583.00	IRS/USATAXPYMT 220568780736407 SOUTH COAST SHORE HOME
10/14		5,299.22	SO CAL EDISON CO/DIRECTPAY 700132505579 SOUTH COAST SHORES HOA
10/15		46.83	SOUTH COAST SHOR/Invoice X5835498 SOUTH COAST SHOR
10/16		11,250.00	DataVault Transfer to #1195
10/27		403.79	SOUTH COAST SHOR/Invoice X5888742 SOUTH COAST SHOR



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Checks in Check Number Order

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
10/09	2816	2,558.50	10/09	2825	550.00	10/27	2833	300.00
10/02	2817	577.09	10/08	2826	1,985.00	10/22	2834	7,953.82
10/09	2818	105.00	10/16	2827	475.00	10/30	2835	558.75
10/02	2819	59.79	10/15	2828	2,334.94	10/29	2836	546.60
10/02	2820	614.94	10/29	2829	750.00	10/29	2837	850.00
10/09	2822*	4,277.61	10/20	2830	2,614.00	10/28	2838	1,475.00
10/15	2823	17,911.71	10/27	2831	47.41	10/30	2839	280.00
10/08	2824	969.92	10/29	2832	186.00	10/29	2840	798.00

* indicates a break in check number sequence

Daily Balance Summary

Date	Balance	Date	Balance	Date	Balance
10/01	219,555.68	10/10	263,477.32	10/24	218,243.00
10/02	225,468.86	10/14	258,819.30	10/27	217,891.80
10/03	224,544.86	10/15	238,925.82	10/28	216,816.80
10/06	228,944.86	10/16	227,600.82	10/29	215,686.20
10/07	232,144.86	10/20	224,986.82	10/30	216,047.45
10/08	230,389.94	10/21	225,386.82	10/31	217,247.45
10/09	264,100.83	10/22	217,843.00		



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Pacific Premier Bank is now Columbia Bank. As a result, you will enjoy access to a broader suite of services to support the growth of your business and family.

The transition of Pacific Premier systems and services to those offered by Columbia Bank is expected to take place in January 2026. There is nothing you need to do at this time-your accounts, cards, and all digital banking services continue to function as they always have. Expect regular updates, plenty of advance notice, and guidance to ensure a smooth experience. Please visit the Merger Information Center at www.columbiabank.com/pacific for details.

We value your business and look forward to building an even stronger partnership in the years to come.

HOA MONEY MARKET

Acct 3122001195

Summary of Activity Since Your Last Statement

Beginning Balance	10/01/25	165,193.06
Deposits / Misc Credits	2	11,300.84
Withdrawals / Misc Debits	0	.00
** Ending Balance	10/31/25	176,493.90 **
Service Charge		.00
Interest Paid Thru 10/31/25		50.84
Interest Paid Year To Date		528.89
Average Rate / Cycle Days		.35000 / 31

Deposits and Credits

Date	Deposits	Withdrawals	Activity Description
10/16	11,250.00		DataVault Transfer from #0834
10/31	50.84		INTEREST EARNED

Daily Balance Summary

Date	Balance	Date	Balance	Date	Balance
10/16	176,443.06	10/31	176,493.90		



Schwab One® Account of

SOUTH COAST SHORES HOMEOWNERS

Account Number
4340-4868

Statement Period
October 1-31, 2025



Account Summary

Ending Account Value as of 10/31	Beginning Account Value as of 10/01	
\$126,298.38	\$126,190.91	
	This Statement	YTD
Beginning Account Value	\$126,190.91	\$0.00
Deposits	0.00	125,811.12
Withdrawals	0.00	0.00
Dividends and Interest	18.31	43.62
Transfer of Securities	0.00	0.00
Market Appreciation/(Depreciation)	355.55	710.03
Expenses	(266.39)	(266.39)
Ending Account Value	\$126,298.38	\$126,298.38

Account Ending Value reflects the market value of your cash and investments. It does not include pending transactions, unpriced securities or assets held outside Schwab's custody.

Gain or (Loss) Summary

	Short-Term ^(ST)			Long-Term ^(LT)		
	Gain	(Loss)	Net	Gain	(Loss)	Net
This Period	0.00	0.00	0.00	0.00	0.00	0.00
YTD			0.00			0.00
Unrealized						\$919.23

Values may not reflect all of your gains/losses and may be rounded up to the nearest dollar; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Please login to your account at Schwab.com for real-time gain/loss information. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Your Independent Investment Manager and/or Advisor

CAPITAL CS GROUP LLC
15375 BARRANCA PKWY
STE G110
IRVINE CA 92618
1 (844) 390-2797

The custodian of your brokerage account is: Charles Schwab & Co., Inc. Member SIPC. Your independent Investment Advisor is not affiliated with or an agent of Schwab and Schwab does not supervise or endorse your Advisor.

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10/31-83253-AC109

SOUTH COAST SHORES HOMEOWNERS
230 COMMERCE STE 250
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Schwab One® Account of

SOUTH COAST SHORES HOMEOWNERS



Statement Period
October 1-31, 2025

Asset Allocation

	This Period	Current Allocation
Cash and Cash Investments	5,417.25	4%
Fixed Income	120,881.13	96%
Total	\$126,298.38	100%

Top Account Holdings This Period

SYMBOL CUSIP	Description	Market Value	% of Accounts
91282CCF6	US TREASUR NT	120,881.13	96%
SNSXX	SCHWAB US TREASURY MONEY	5,417.25	4%

Income Summary

Federal Tax Status	This Period		YTD	
	Tax-Exempt	Taxable	Tax-Exempt	Taxable
Bank Sweep Interest	0.00	0.00	0.00	1.20
Cash Dividends	0.00	18.31	0.00	42.42
Total Income	\$0.00	\$18.31	\$0.00	\$43.62
Accrued Interest Paid ⁴	0.00	0.00	0.00	(209.20)

⁴ Certain accrued interest paid on taxable bonds may be deductible; consult your tax advisor

Positions - Summary

Beginning Value as of 10/01	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 10/31	Cost Basis	Unrealized Gain/(Loss)
\$126,190.91		\$0.00		(\$18.31)		(\$248.08)		\$373.86		\$126,298.38	\$119,961.90	\$919.23

Values may not reflect all of your gains/losses; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Cash and Cash Investments

Type	Symbol	Description	Quantity	Price(\$)	Beginning Balance(\$)	Ending Balance(\$)	Change in Period Balance(\$)	Pending/Unsettled Cash(\$)	Interest/ Yield Rate	% of Acct
Money Fund (Non-Sweep)	SNSXX	SCHWAB US TREASURY MONEY ^o	5,417.2500	1.0000	5,665.33	5,417.25	(248.08)			4%
Total Cash and Cash Investments					\$5,665.33	\$5,417.25	(\$248.08)			4%



Positions - Fixed Income

Symbol/ CUSIP	Description	Coupon	Maturity Date	Quantity/Par	Price(\$)	Market Value(\$)	Adj Cost Basis/ Orig Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Yield to Maturity	Est. Annual Income(\$)	Accrued Income(\$)	% of Acct
91282CCF6	US TREASUR NT	0.75%	05/31/26	123,000.0000	98.27734	120,881.13	119,961.90 119,961.90	919.23	4.03%	922.50	388.16	96%
Total Fixed Income				123,000.0000		\$120,881.13		\$919.23		\$922.50	\$388.16	96%
Total Adj Cost Basis				\$119,961.90								
Total Orig Cost Basis				\$119,961.90								

Accrued Income represents the interest that would be received if the fixed income investment was sold prior to the coupon payment.
Yield to Maturity is the annualized rate of return earned if held until maturity date.
Total Adj Cost Basis and Total Orig Cost Basis are the sums of the individual positions held, which may be incomplete or unavailable.

Transactions - Summary

Beginning Cash* as of 10/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Expenses	=	Ending Cash* as of 10/31
\$0.00		\$0.00		\$0.00		(\$18.31)		\$266.39		\$18.31		(\$266.39)		\$0.00
Other Activity		\$0.00 Other activity includes transactions which don't affect the cash balance such as stock transfers, splits, etc.												

*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.

Transaction Details

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
10/03	Sale		SNSXX	SCHWAB US TREASURY MONEY INVESTOR	(266.3900)	1.0000		266.39	
10/07	Expense	Advisor Fee *		MGMTFEE TO ADVISOR				(266.39)	
10/31	Purchase	Reinvested Shares	SNSXX	SCHWAB US TREASURY MONEY INVESTOR	18.3100	1.0000		(18.31)	
	Dividend	Div For Reinvest	SNSXX	SCHWAB US TREASURY MONEY				18.31	
Total Transactions								\$0.00	\$0.00

Date column represents the Settlement/Process date for each transaction.



Bank Sweep Activity

Date	Description	Amount	Date	Description	Amount	Date	Description	Amount
10/01	Beginning Balance ^{x,z}	\$0.00	10/08	BANK TRANSFER TO BROKERAGE	(266.39)	10/31	Interest Rate ^{*z}	0.05%
10/03	BANK CREDIT FROM BROKERAGE ^x	266.39	10/31	Ending Balance ^{x,z}	\$0.00			

* Your interest period was 09/16/25 - 10/15/25. ^z

Endnotes For Your Account

- ◇

Dividends paid on this security will be automatically reinvested.
- *

You authorize Schwab to debit your account to pay investment management fees per the authorization you granted in your Account Application. Schwab does not review or monitor these fee payments. Contact your Investment Manager if you have questions.
- X

Bank Sweep deposits are held at one or more FDIC-insured Program Banks. Charles Schwab & Co., Inc. is not an FDIC-insured bank and deposit insurance covers the failure of an insured bank. Certain conditions must be satisfied for FDIC insurance coverage to apply. Please review the Cash Features Program Disclosure Statement for a list of the Program Banks at schwab.com/cashfeaturesdisclosure.
- Z

For the Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Program Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.

Terms and Conditions

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Terms and Conditions (continued)

month. If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage Account is less than \$.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$.005. **Margin Account Customers:** This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection. Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. These risks include: 1) You can lose more funds than you deposit in the margin account; 2) Schwab can force the sale of securities or other assets in any of your account(s) to maintain the required account equity without contacting you; 3) You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call; 4) Schwab can increase its "house" maintenance margin requirements at any time without advance written notice to you. **Market Price:** The most recent price evaluation available to Schwab on the last business day of the report period, normally the last trade price or bid as of market close. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Assets Not Held at Schwab are not held in your Account or covered by the Account's SIPC account protection and are not otherwise in Schwab's custody and are being provided as a courtesy to you. Information on Assets Not Held at Schwab, including but not limited to valuations, is reported solely based on information you provide to Schwab. Schwab can neither validate nor certify the existence of Assets Not Held at Schwab or the accuracy, completeness or timeliness of the information about Assets Not Held at Schwab, whether provided by you or otherwise. Descriptions of Assets Not Held at Schwab may be abbreviated or truncated. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as Stale Priced. Certain Limited Partnerships (direct participation programs) and unlisted Real Estate Investment Trust (REIT) securities, for which you may see a value on your monthly Account statement that reflects the issuer's appraised estimated value, are not listed on a national securities exchange, and are generally illiquid. Even if you are able to sell such securities, the price received may be less than the per share appraised estimated value provided in the account statement. **Market Value:** The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the Market Value summed over multiple accounts. **Non-Publicly Traded Securities:** All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party as provided by Schwab's Account Agreement. Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests. **Schwab Sweep Money Funds:** Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Shareholder Service Agent and Distributor for the Schwab Sweep

Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than 1/2 of 1 cent (\$.0005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower. **Securities Products and Services:** Securities products and services are offered by Charles Schwab & Co., Inc., **Member SIPC. Securities products and services, including unswept intraday funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, and are subject to investment risk and may lose value. SIPC does not cover balances held at Program Banks in the Bank Sweep and Bank Sweep for Benefit Plans features.** Please see your Cash Feature Disclosure Statement for more information on insurance coverage. **Yield to Maturity:** This is the actual average annual return on a note if held to maturity. **IN CASE OF ERRORS OR DISCREPANCIES:** If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) If you're a client of an independent investment advisor, call us at 800-515-2157. Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions. **IN CASE OF COMPLAINTS:** If you have a complaint regarding your Schwab statement, products or services, please write to Client Service & Support at Charles Schwab & Co., Inc., P.O. Box 982603 El Paso, TX 79998-2603, or call customer service at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) If you're a client of an independent investment advisor, call us at 800-515-2157. **Address Changes:** If you fail to notify Schwab in writing of any change of address or phone number, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account. **Additional Information:** We are required by law to report to the Internal Revenue Service adjusted cost basis information (if applicable), certain payments to you and credits to your Account during the calendar year. Retain this statement for income tax purposes. A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third-party trademarks appearing herein are the property of their respective owners. Charles Schwab & Co., Inc., Charles Schwab Bank, Charles Schwab Premier Bank, and Charles Schwab Trust Bank are separate but affiliated companies and subsidiaries of the Charles Schwab Corporation. © 2025 Charles Schwab & Co., Inc. ("Schwab"). All rights reserved. **Member SIPC.** (O1CUSTNC) (0822-20UL)

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P.O. Box 64084
 Phoenix, AZ 85082
 866-800-4656 (toll free)



10-31-25
 308631224

OPTIMUM PROFESSIONAL PROPERTY AGANT FOR
 SOUTH COAST SHORES HOMEOWNERS ASSOC
 RESERVE
 230 COMMERCE STE 250
 IRVINE CA 92602-1338

30863 122 4 MONEY MARKET ACCOUNT

Previous Balance	9-30-25	60,479.20
+Deposits/Credits		.00
-Checks/Debits		.00
-Service Charge		.00
+Interest Paid		7.71
Current Balance		60,486.91
Days in Statement Period	31	

* - - - - -INTEREST SUMMARY- - - - - *

Interest Earned From 10/01/25 To 10/31/25	
Days in Period	31
Interest Earned	7.71
Annual Percentage Yield Earned	.15
Interest Paid this Year	90.77
Interest Withheld this Year	.00

* - - - - -DESCRIPTIVE TRANSACTIONS- - - - - *

Date	Description	Amount
10-31	Interest Pymt	7.71

* - - - - -DAILY BALANCE SUMMARY- - - - - *

Date	Balance	Date	Balance
9-30	60479.20	10-31	60486.91

* - - - - -OVERDRAFT CHARGES/REFUNDS SUMMARY - - - - - *

	This Cycle	YTD
Total returned item fees	.00	.00
Total overdraft fees	.00	.00

END OF STATEMENT

Account 6012025354 SOUTH COAST SHO

Main

SOUTH COAST SHORES HOMEOWNERS ASSOCIATION C/O OPTIMUM PROPERTY MGMT INC 230 COMMERCE, STE 250 IRVINE CA 92602		TIN 95 2930418 Date of Birth Email kvos@optimumpm.com Work Phone (714)508-9070 Additional	Interest Earn YTD 1,879.35 Interest Earn LYR 554.48 Earnings Term 1 Months Next Earnings Date 11/17/2025 Maturity Term 9 Months Next Maturity Date 03/17/2026 Interest Rate 3.9220 Earnings Compound Anticipated Earnings 192.97 Current Balance 57,838.16 Accrued Earnings 105.74 Penalty 559.33 Proof/Memo 0.00 Redemption Amt 57,384.57
CIF Comments			
Location	Not Applicable	Owner	Corporation
Type	180-364 Day CD	Account Type	HOA
Officer	E Sicat Soufi		
FDIC Eligibility	Eligible		

History View History

Date	Maint Date	Description	Amount	Balance	Reference	RBS Reference Account	TC	DC	Presented	Basis	Earnings Distr	Tran Date/Time	User
09/17/2024		Opening Deposit	45,300.00	45,300.00		12912073	0	100	09/17/2024	0.00	0.00	09/17/2024 5:15:25 PM	
10/17/2024		Accr Earning Payment	182.05	45,482.05	Added to Acct		0	111		0.00	0.00		
11/17/2024		Accr Earning Payment	188.89	45,670.94	Added to Acct		0	111		0.00	0.00		
12/17/2024		Accr Earning Payment	183.54	45,854.48	Added to Acct		0	111		0.00	0.00		
01/17/2025		Accr Earning Payment	190.43	46,044.91	Added to Acct		0	111		0.00	0.00		
02/17/2025		Accr Earning Payment	191.22	46,236.13	Added to Acct		0	111		0.00	0.00		
03/17/2025		Accr Earning Payment	173.40	46,409.53	Added to Acct		0	111		0.00	0.00		
04/17/2025		Accr Earning Payment	192.74	46,602.27	Added to Acct		0	111		0.00	0.00		
05/17/2025		Accr Earning Payment	187.28	46,789.55	Added to Acct		0	111		0.00	0.00		
06/17/2025		Accr Earning Payment	194.32	46,983.87	Added to Acct		0	111		0.00	0.00		
06/17/2025		Rate Change	0.00	46,983.87	4.8800- 0.7500		0	60		0.00	0.00		
06/20/2025		Rate Change	0.00	46,983.87	0.7500- 3.9220		0	60		0.00	0.00		
06/20/2025		Accrued Credit Adj	12.25	46,983.87			0	178		0.00	0.00	06/20/2025 9:43:22 AM	
06/20/2025		Deposit	10,104.33	57,088.20		12077973	0	101	06/20/2025	0.00	0.00	06/20/2025 12:35:03 PM	
07/17/2025		Accr Earning Payment	181.05	57,269.25	Added to Acct		0	111		0.00	0.00		
08/17/2025		Accr Earning Payment	191.07	57,460.32	Added to Acct		0	111		0.00	0.00		
09/17/2025		Accr Earning Payment	191.71	57,652.03	Added to Acct		0	111		0.00	0.00		
*10/17/2025		Accr Earning Payment	186.13	57,838.16	Added to Acct		0	111		0.00	0.00		

Account 6012017973 SOUTH COAST SHO

Main

SOUTH COAST SHORES HOMEOWNERS ASSOCIATION C/O OPTIMUM PROPERTY MGMT INC 230 COMMERCE, STE 250 IRVINE CA 92602		TIN 95 2930418 Date of Birth Email kvos@optimumpm.com Work Phone (714)508-9070 Additional	Interest Earn YTD 6,132.36 Interest Earn LYR 5,719.78 Earnings Term 1 Months Next Earnings Date 11/30/2025 Maturity Term 6 Months Next Maturity Date 05/01/2026 Interest Rate 0.9950 Earnings Compound Anticipated Earnings 137.50 Current Balance 173,860.81 Accrued Earnings 9.48 Penalty 0.00 Proof/Memo 0.00 Redemption Amt 173,870.29
CIF Comments			
Location	Not Applicable	Owner	Corporation
Type	6 Month CD	Account Type	HOA
Officer	E Sicat Soufi		
FDIC Eligibility	Eligible		

History View History

Date	Maint Date	Description	Amount	Balance	Reference	RBS Reference Account	TC	DC	Presented	Basis	Earnings Distr	Tran Date/Time	User
12/01/2020		Opening Deposit	155,000.00	155,000.00		12167737	0	100	12/01/2020	0.00	0.00	12/01/2020 5:15:35 PM	
01/01/2021		Accr Earning Payment	72.42	155,072.42	Added to Acct		0	111		0.00	0.00		
02/01/2021		Accr Earning Payment	72.45	155,144.87	Added to Acct		0	111		0.00	0.00		
03/01/2021		Accr Earning Payment	65.47	155,210.34	Added to Acct		0	111		0.00	0.00		
04/01/2021		Accr Earning Payment	72.52	155,282.86	Added to Acct		0	111		0.00	0.00		
05/01/2021		Accr Earning Payment	70.21	155,353.07	Added to Acct		0	111		0.00	0.00		
06/01/2021		Accr Earning Payment	72.59	155,425.66	Added to Acct		0	111		0.00	0.00		
07/01/2021		Accr Earning Payment	70.28	155,495.94	Added to Acct		0	111		0.00	0.00		
08/01/2021		Accr Earning Payment	72.65	155,568.59	Added to Acct		0	111		0.00	0.00		
09/01/2021		Accr Earning Payment	72.69	155,641.28	Added to Acct		0	111		0.00	0.00		
10/01/2021		Accr Earning Payment	70.37	155,711.65	Added to Acct		0	111		0.00	0.00		
11/01/2021		Accr Earning Payment	72.75	155,784.40	Added to Acct		0	111		0.00	0.00		
12/01/2021		Accr Earning Payment	70.44	155,854.84	Added to Acct		0	111		0.00	0.00		
12/01/2021		Rate Change	0.00	155,854.84	0.5500- 0.2000		0	60		0.00	0.00		
01/01/2022		Accr Earning Payment	26.48	155,881.32	Added to Acct		0	111		0.00	0.00		
02/01/2022		Accr Earning Payment	26.48	155,907.80	Added to Acct		0	111		0.00	0.00		
03/01/2022		Accr Earning Payment	23.92	155,931.72	Added to Acct		0	111		0.00	0.00		
04/01/2022		Accr Earning Payment	26.49	155,958.21	Added to Acct		0	111		0.00	0.00		
05/01/2022		Accr Earning Payment	25.64	155,983.85	Added to Acct		0	111		0.00	0.00		
06/01/2022		Accr Earning Payment	26.50	156,010.35	Added to Acct		0	111		0.00	0.00		
07/01/2022		Accr Earning Payment	25.65	156,036.00	Added to Acct		0	111		0.00	0.00		
08/01/2022		Accr Earning Payment	26.51	156,062.51	Added to Acct		0	111		0.00	0.00		
09/01/2022		Accr Earning Payment	26.51	156,089.02	Added to Acct		0	111		0.00	0.00		
10/01/2022		Accr Earning Payment	25.66	156,114.68	Added to Acct		0	111		0.00	0.00		
11/01/2022		Accr Earning Payment	26.52	156,141.20	Added to Acct		0	111		0.00	0.00		
12/01/2022		Accr Earning Payment	25.67	156,166.87	Added to Acct		0	111		0.00	0.00		
12/01/2022		Rate Change	0.00	156,166.87	0.2000- 1.0000		0	60		0.00	0.00		
12/02/2022		Rate Change	0.00	156,166.87	1.0000- 3.6800		0	60		0.00	0.00		
01/01/2023		Accr Earning Payment	477.33	156,644.20	Added to Acct		0	111		0.00	0.00		
02/01/2023		Accr Earning Payment	490.33	157,134.53	Added to Acct		0	111		0.00	0.00		
03/01/2023		Accr Earning Payment	444.20	157,578.73	Added to Acct		0	111		0.00	0.00		
04/01/2023		Accr Earning Payment	493.25	158,071.98	Added to Acct		0	111		0.00	0.00		
05/01/2023		Accr Earning Payment	478.81	158,550.79	Added to Acct		0	111		0.00	0.00		
06/01/2023		Accr Earning Payment	496.30	159,047.09	Added to Acct		0	111		0.00	0.00		
07/01/2023		Accr Earning Payment	481.77	159,528.86	Added to Acct		0	111		0.00	0.00		
08/01/2023		Accr Earning Payment	499.36	160,028.22	Added to Acct		0	111		0.00	0.00		
09/01/2023		Accr Earning Payment	500.92	160,529.14	Added to Acct		0	111		0.00	0.00		
10/01/2023		Accr Earning Payment	486.26	161,015.40	Added to Acct		0	111		0.00	0.00		
11/01/2023		Accr Earning Payment	504.01	161,519.41	Added to Acct		0	111		0.00	0.00		
12/01/2023		Accr Earning Payment	489.26	162,008.67	Added to Acct		0	111		0.00	0.00		

01/01/2024	Accr Earning Payment	507.12	162,515.79	Added to Acct	0	111	0.00	0.00
01/01/2024	Rate Change	0.00	162,515.79	3.6800— 1.0000	0	60	0.00	0.00
01/01/2024	Rate Change	0.00	162,515.79	1.0000— 3.4400	0	60	0.00	0.00
02/01/2024	Accr Earning Payment	475.49	162,991.28	Added to Acct	0	111	0.00	0.00
03/01/2024	Accr Earning Payment	446.07	163,437.35	Added to Acct	0	111	0.00	0.00
04/01/2024	Accr Earning Payment	478.18	163,915.53	Added to Acct	0	111	0.00	0.00
05/01/2024	Accr Earning Payment	464.09	164,379.62	Added to Acct	0	111	0.00	0.00
06/01/2024	Accr Earning Payment	480.94	164,860.56	Added to Acct	0	111	0.00	0.00
07/01/2024	Accr Earning Payment	466.76	165,327.32	Added to Acct	0	111	0.00	0.00
08/01/2024	Accr Earning Payment	483.71	165,811.03	Added to Acct	0	111	0.00	0.00
09/01/2024	Accr Earning Payment	485.13	166,296.16	Added to Acct	0	111	0.00	0.00
10/01/2024	Accr Earning Payment	470.83	166,766.99	Added to Acct	0	111	0.00	0.00
11/01/2024	Accr Earning Payment	487.92	167,254.91	Added to Acct	0	111	0.00	0.00
12/01/2024	Accr Earning Payment	473.54	167,728.45	Added to Acct	0	111	0.00	0.00
01/01/2025	Accr Earning Payment	490.74	168,219.19	Added to Acct	0	111	0.00	0.00
02/01/2025	Accr Earning Payment	492.17	168,711.36	Added to Acct	0	111	0.00	0.00
02/01/2025	Rate Change	0.00	168,711.36	3.4400— 1.0000	0	60	0.00	0.00
02/04/2025	Rate Change	0.00	168,711.36	1.0000— 4.0200	0	60	0.00	0.00
02/04/2025	Accrued Credit Adj	41.88	168,711.36	Backdated int. 2/1/25—2/3/25	0	178	0.00	0.00 02/04/2025 5:01:56 PM
02/28/2025	Accr Earning Payment	502.41	169,213.77	Added to Acct	0	111	0.00	0.00
03/31/2025	Accr Earning Payment	578.69	169,792.46	Added to Acct	0	111	0.00	0.00
04/30/2025	Accr Earning Payment	561.91	170,354.37	Added to Acct	0	111	0.00	0.00
05/31/2025	Accr Earning Payment	582.59	170,936.96	Added to Acct	0	111	0.00	0.00
06/30/2025	Accr Earning Payment	565.70	171,502.66	Added to Acct	0	111	0.00	0.00
07/31/2025	Accr Earning Payment	586.52	172,089.18	Added to Acct	0	111	0.00	0.00
08/31/2025	Accr Earning Payment	588.53	172,677.71	Added to Acct	0	111	0.00	0.00
09/30/2025	Accr Earning Payment	571.46	173,249.17	Added to Acct	0	111	0.00	0.00
11/01/2025	Accr Earning Payment	611.64	173,860.81	Added to Acct	0	111	0.00	0.00
11/01/2025	Rate Change	0.00	173,860.81	4.0200— 1.0000	0	60	0.00	0.00
*11/01/2025	Rate Change	0.00	173,860.81	1.0000— 0.9950	0	60	0.00	0.00

Account 6012017797 SOUTH COAST SHO

Main

SOUTH COAST SHORES HOMEOWNERS ASSOCIATION C/O OPTIMUM PROPERTY MGMT INC 230 COMMERCE, STE 250 IRVINE CA 92602		TIN 95 2930418 Date of Birth Email kvos@optimumpm.com Work Phone (714)508-9070	Interest Earn YTD 3,601.78 Interest Earn LYR 4,598.46 Earnings Term 1 Months Next Earnings Date 11/14/2025 Maturity Term 13 Months Next Maturity Date 12/14/2025 Interest Rate 4.1600 Earnings Compound Anticipated Earnings 374.35 Current Balance 105,771.61 Accrued Earnings 241.36 Penalty 2,169.91 Proof/Memo 0.00 Redemption Amt 103,843.06
CIF Comments Location Not Applicable Type 12-17 Month CD Officer E Sifat Soufi FDIC Eligibility Eligible		Owner Account Type Corporation HOA	

History View History

Date	Maint Date	Description	Amount	Balance	Reference	RBS	Reference Account	TC	DC	Presented	Basis	Earnings Distr	Tran Date/Time	User
10/14/2020		Opening Deposit	95,157.00	95,157.00		12539169		0	100	10/14/2020	0.00	0.00	10/14/2020 5:35:29 PM	
11/14/2020		Accr Earning Payment	44.46	95,201.46	Added to Acct			0	111		0.00	0.00		
12/14/2020		Accr Earning Payment	43.05	95,244.51	Added to Acct			0	111		0.00	0.00		
01/14/2021		Accr Earning Payment	44.50	95,289.01	Added to Acct			0	111		0.00	0.00		
02/14/2021		Accr Earning Payment	44.52	95,333.53	Added to Acct			0	111		0.00	0.00		
03/14/2021		Accr Earning Payment	40.23	95,373.76	Added to Acct			0	111		0.00	0.00		
04/14/2021		Accr Earning Payment	44.56	95,418.32	Added to Acct			0	111		0.00	0.00		
05/14/2021		Accr Earning Payment	43.14	95,461.46	Added to Acct			0	111		0.00	0.00		
06/14/2021		Accr Earning Payment	44.60	95,506.06	Added to Acct			0	111		0.00	0.00		
07/14/2021		Accr Earning Payment	43.18	95,549.24	Added to Acct			0	111		0.00	0.00		
08/14/2021		Accr Earning Payment	44.64	95,593.88	Added to Acct			0	111		0.00	0.00		
09/14/2021		Accr Earning Payment	44.66	95,638.54	Added to Acct			0	111		0.00	0.00		
10/14/2021		Accr Earning Payment	43.24	95,681.78	Added to Acct			0	111		0.00	0.00		
10/14/2021		Rate Change	0.00	95,681.78	0.5500- 0.2000			0	60		0.00	0.00		
11/14/2021		Accr Earning Payment	16.25	95,698.03	Added to Acct			0	111		0.00	0.00		
12/14/2021		Accr Earning Payment	15.73	95,713.76	Added to Acct			0	111		0.00	0.00		
01/14/2022		Accr Earning Payment	16.26	95,730.02	Added to Acct			0	111		0.00	0.00		
02/14/2022		Accr Earning Payment	16.26	95,746.28	Added to Acct			0	111		0.00	0.00		
03/14/2022		Accr Earning Payment	14.69	95,760.97	Added to Acct			0	111		0.00	0.00		
04/14/2022		Accr Earning Payment	16.27	95,777.24	Added to Acct			0	111		0.00	0.00		
05/14/2022		Accr Earning Payment	15.75	95,792.99	Added to Acct			0	111		0.00	0.00		
06/14/2022		Accr Earning Payment	16.27	95,809.26	Added to Acct			0	111		0.00	0.00		
07/14/2022		Accr Earning Payment	15.75	95,825.01	Added to Acct			0	111		0.00	0.00		
08/14/2022		Accr Earning Payment	16.28	95,841.29	Added to Acct			0	111		0.00	0.00		
09/14/2022		Accr Earning Payment	16.28	95,857.57	Added to Acct			0	111		0.00	0.00		
10/14/2022		Accr Earning Payment	15.76	95,873.33	Added to Acct			0	111		0.00	0.00		
10/14/2022		Rate Change	0.00	95,873.33	0.2000- 1.0000			0	60		0.00	0.00		
11/14/2022		Accr Earning Payment	81.46	95,954.79	Added to Acct			0	111		0.00	0.00		
12/14/2022		Accr Earning Payment	78.90	96,033.69	Added to Acct			0	111		0.00	0.00		
01/14/2023		Accr Earning Payment	81.60	96,115.29	Added to Acct			0	111		0.00	0.00		
02/14/2023		Accr Earning Payment	81.67	96,196.96	Added to Acct			0	111		0.00	0.00		
03/14/2023		Accr Earning Payment	73.82	96,270.78	Added to Acct			0	111		0.00	0.00		
04/14/2023		Accr Earning Payment	81.80	96,352.58	Added to Acct			0	111		0.00	0.00		
05/14/2023		Accr Earning Payment	79.23	96,431.81	Added to Acct			0	111		0.00	0.00		
06/14/2023		Accr Earning Payment	81.93	96,513.74	Added to Acct			0	111		0.00	0.00		
07/14/2023		Accr Earning Payment	79.36	96,593.10	Added to Acct			0	111		0.00	0.00		
08/14/2023		Accr Earning Payment	82.07	96,675.17	Added to Acct			0	111		0.00	0.00		
09/14/2023		Accr Earning Payment	82.14	96,757.31	Added to Acct			0	111		0.00	0.00		
10/14/2023		Accr Earning Payment	79.56	96,836.87	Added to Acct			0	111		0.00	0.00		
10/16/2023		Rate Change	0.00	96,836.87	1.0000- 4.6410			0	60		0.00	0.00		

11/14/2023	Accr Earning Payment	363.04	97,199.91 Added to Acct	0	111	0.00	0.00
12/14/2023	Accr Earning Payment	371.46	97,571.37 Added to Acct	0	111	0.00	0.00
01/14/2024	Accr Earning Payment	385.33	97,956.70 Added to Acct	0	111	0.00	0.00
02/14/2024	Accr Earning Payment	386.85	98,343.55 Added to Acct	0	111	0.00	0.00
03/14/2024	Accr Earning Payment	363.28	98,706.83 Added to Acct	0	111	0.00	0.00
04/14/2024	Accr Earning Payment	389.81	99,096.64 Added to Acct	0	111	0.00	0.00
05/14/2024	Accr Earning Payment	378.70	99,475.34 Added to Acct	0	111	0.00	0.00
06/14/2024	Accr Earning Payment	392.85	99,868.19 Added to Acct	0	111	0.00	0.00
07/14/2024	Accr Earning Payment	381.65	100,249.84 Added to Acct	0	111	0.00	0.00
08/14/2024	Accr Earning Payment	395.91	100,645.75 Added to Acct	0	111	0.00	0.00
09/14/2024	Accr Earning Payment	397.47	101,043.22 Added to Acct	0	111	0.00	0.00
10/14/2024	Accr Earning Payment	386.14	101,429.36 Added to Acct	0	111	0.00	0.00
11/14/2024	Accr Earning Payment	400.56	101,829.92 Added to Acct	0	111	0.00	0.00
11/14/2024	Rate Change	0.00	101,829.92 4.6410– 1.0000	0	60	0.00	0.00
11/15/2024	Rate Change	0.00	101,829.92 1.0000– 4.1600	0	60	0.00	0.00
12/14/2024	Accr Earning Payment	339.91	102,169.83 Added to Acct	0	111	0.00	0.00
01/14/2025	Accr Earning Payment	361.60	102,531.43 Added to Acct	0	111	0.00	0.00
02/14/2025	Accr Earning Payment	362.88	102,894.31 Added to Acct	0	111	0.00	0.00
03/14/2025	Accr Earning Payment	328.87	103,223.18 Added to Acct	0	111	0.00	0.00
04/14/2025	Accr Earning Payment	365.33	103,588.51 Added to Acct	0	111	0.00	0.00
05/14/2025	Accr Earning Payment	354.77	103,943.28 Added to Acct	0	111	0.00	0.00
06/14/2025	Accr Earning Payment	367.88	104,311.16 Added to Acct	0	111	0.00	0.00
07/14/2025	Accr Earning Payment	357.25	104,668.41 Added to Acct	0	111	0.00	0.00
08/14/2025	Accr Earning Payment	370.44	105,038.85 Added to Acct	0	111	0.00	0.00
09/14/2025	Accr Earning Payment	371.75	105,410.60 Added to Acct	0	111	0.00	0.00
*10/14/2025	Accr Earning Payment	361.01	105,771.61 Added to Acct	0	111	0.00	0.00



PO Box 26237 • Las Vegas, NV 89126-0237

Return Service Requested

SOUTH COAST SHORES HOMEOWNERS ASSOC
C/O OPTIMUM PROFESSIONAL PROPERTY
COD
230 COMMERCE SUITE 250
IRVINE CA 92602-1338

Last statement: September 30, 2025

This statement: October 31, 2025

Total days in statement period: 31

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XXXXXX2689

(0)

Direct inquiries to:

888-734-4567

Alliance Association Banking

3075 W. Ray Road, FL 4

Chandler AZ 85226

NEVER VISIT A WEBSITE OR CLICK A LINK PROVIDED BY AN UNSOLICITED CALLER CLAIMING TO BE FROM WESTERN ALLIANCE BANK. FRAUDSTERS MAY IMPERSONATE BANK REPRESENTATIVES TO TRICK YOU INTO REVEALING SENSITIVE INFORMATION. WESTERN ALLIANCE BANK WILL NEVER INITIATE CONTACT WITH YOU TO ASK FOR YOUR ONLINE BANKING CREDENTIALS, ASK YOU TO LOG INTO YOUR ACCOUNT, OR SEND A LINK TO HELP RESOLVE A PROBLEM. REPORT FRAUD TO (888) 995-2265.

AAB CD

Account number	XXXXXX2689
Total principal	\$105,844.73
Total current balance	\$106,532.18
Total interest year to date	\$3,682.94

DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
09-30	Beginning balance			\$106,193.52
10-16	Interest Credit	338.66		106,532.18
10-31	Ending totals	338.66	.00	\$106,532.18

Thank you for banking with Alliance Association Banking